RSAC 2025 Conference

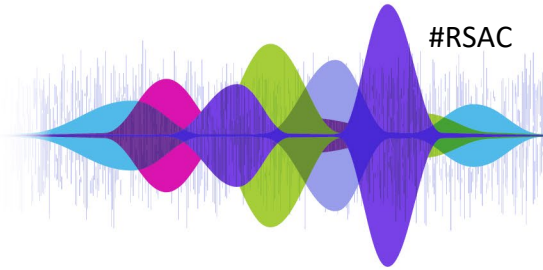
Many Voices.
One Community.

SESSION ID: PHF-M03

Older & Online: How to Stay Safe in a Quickly Changing Digital World

Kerry Tomlinson

Editor in Chief
Ampyx News
https://www.linkedin.com/in/kerry-tomlinson-6131b8110/



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PHANTOM HACKER SCAM

Colorado woman loses $37,000 in phantom hacker scam

She's sharing her story hoping someone else doesn't have to go through what she has.

PHANTOM HACKER SCAM

Colorado woman loses $37,000 in phantom hacker scam

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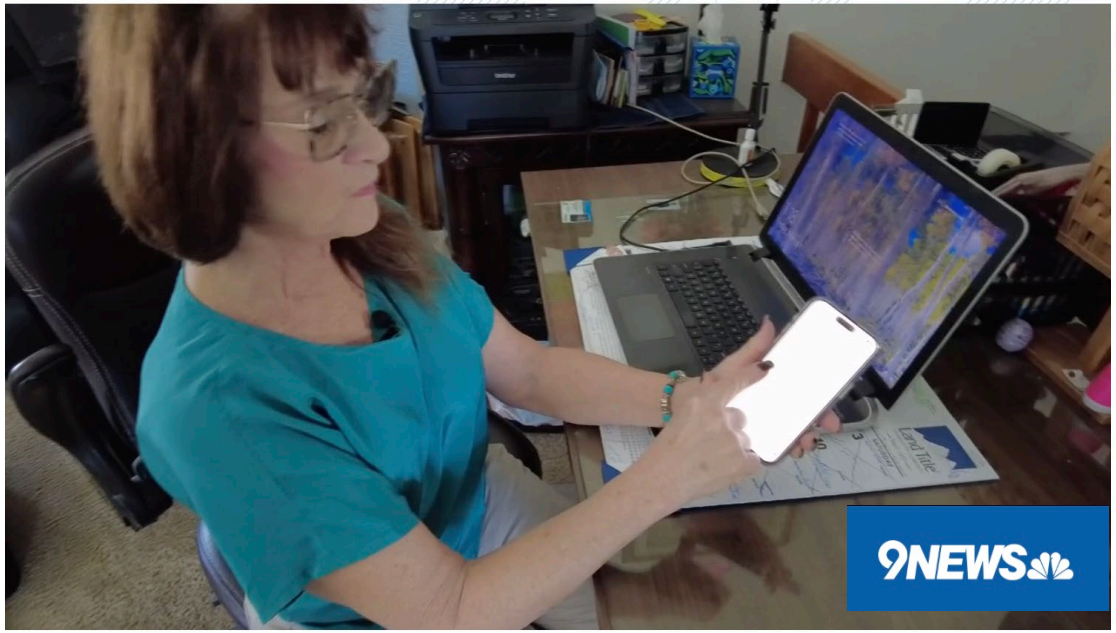

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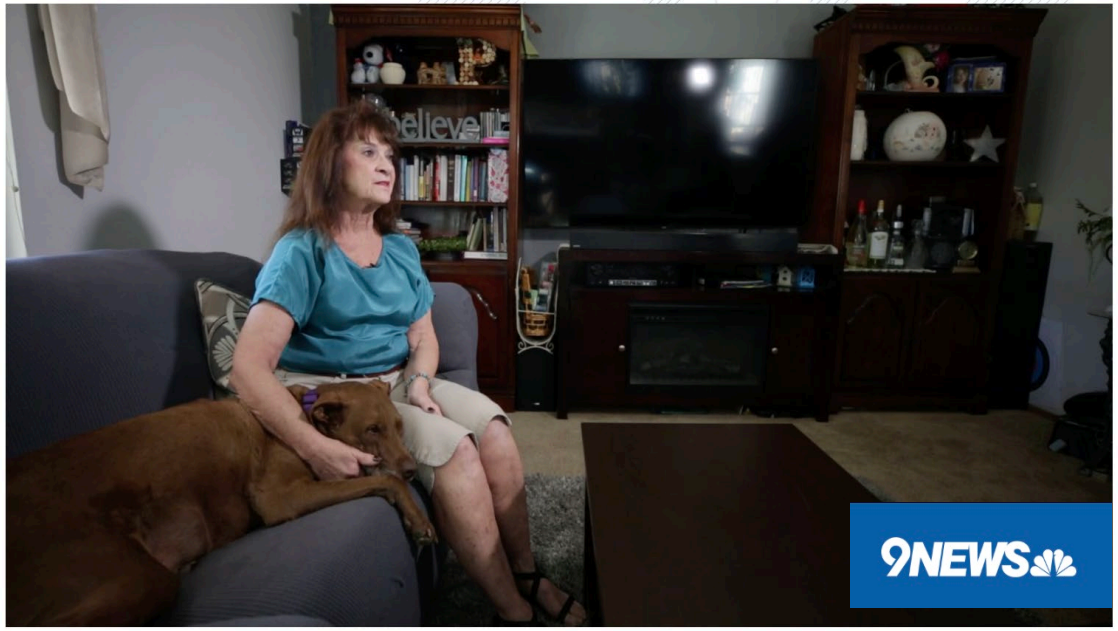

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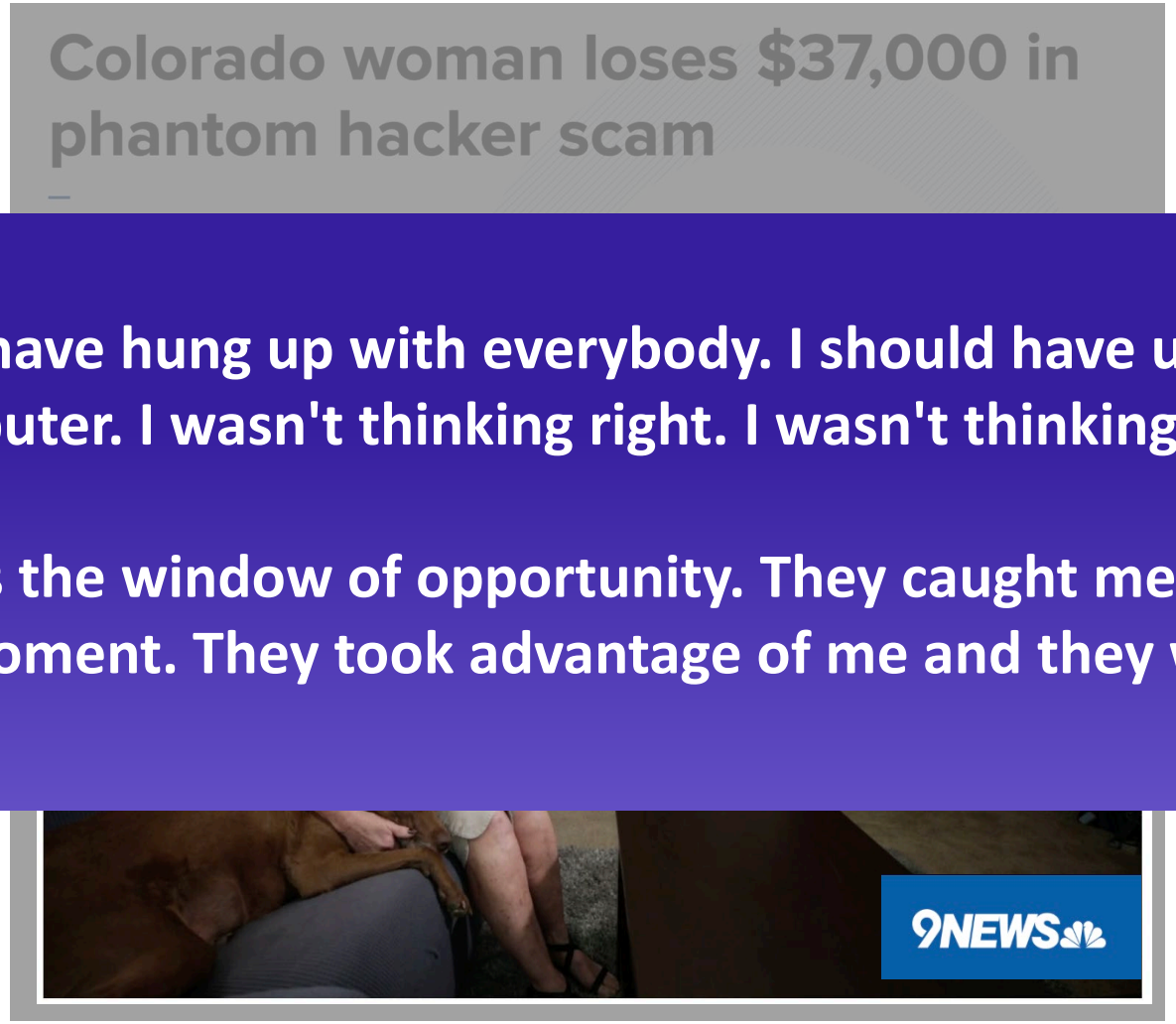


“I should have hung up with everybody. I should have unplugged the computer. I wasn't thinking right. I wasn't thinking clearly.”

“It was the window of opportunity. They caught me in a weak moment. They took advantage of me and they won.”

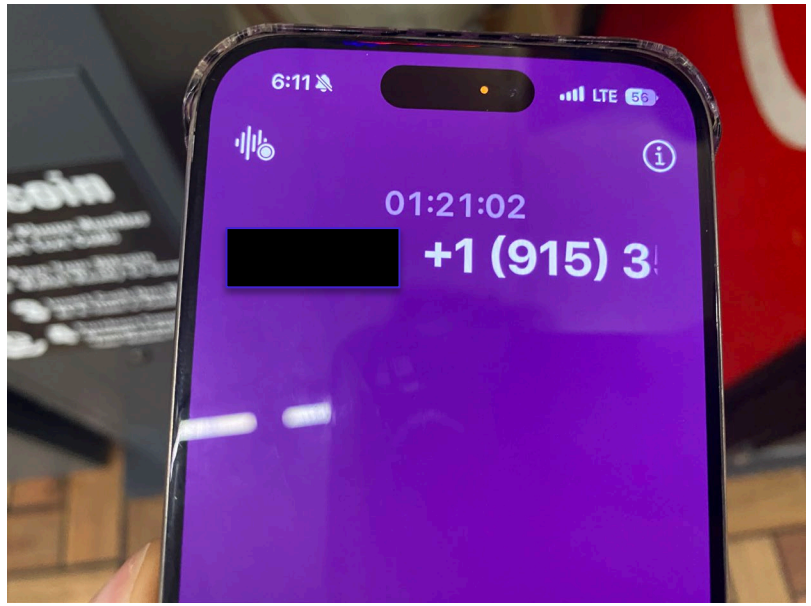
PHANTOM HACKER SCAM

Colorado woman loses $37,000 in phantom hacker scam

She's sharing her story hoping someone else doesn't have to go through what she has.

#1 fraud complaint to the FBI

SOCIAL ENGINEERING



SOCIAL ENGINEERING

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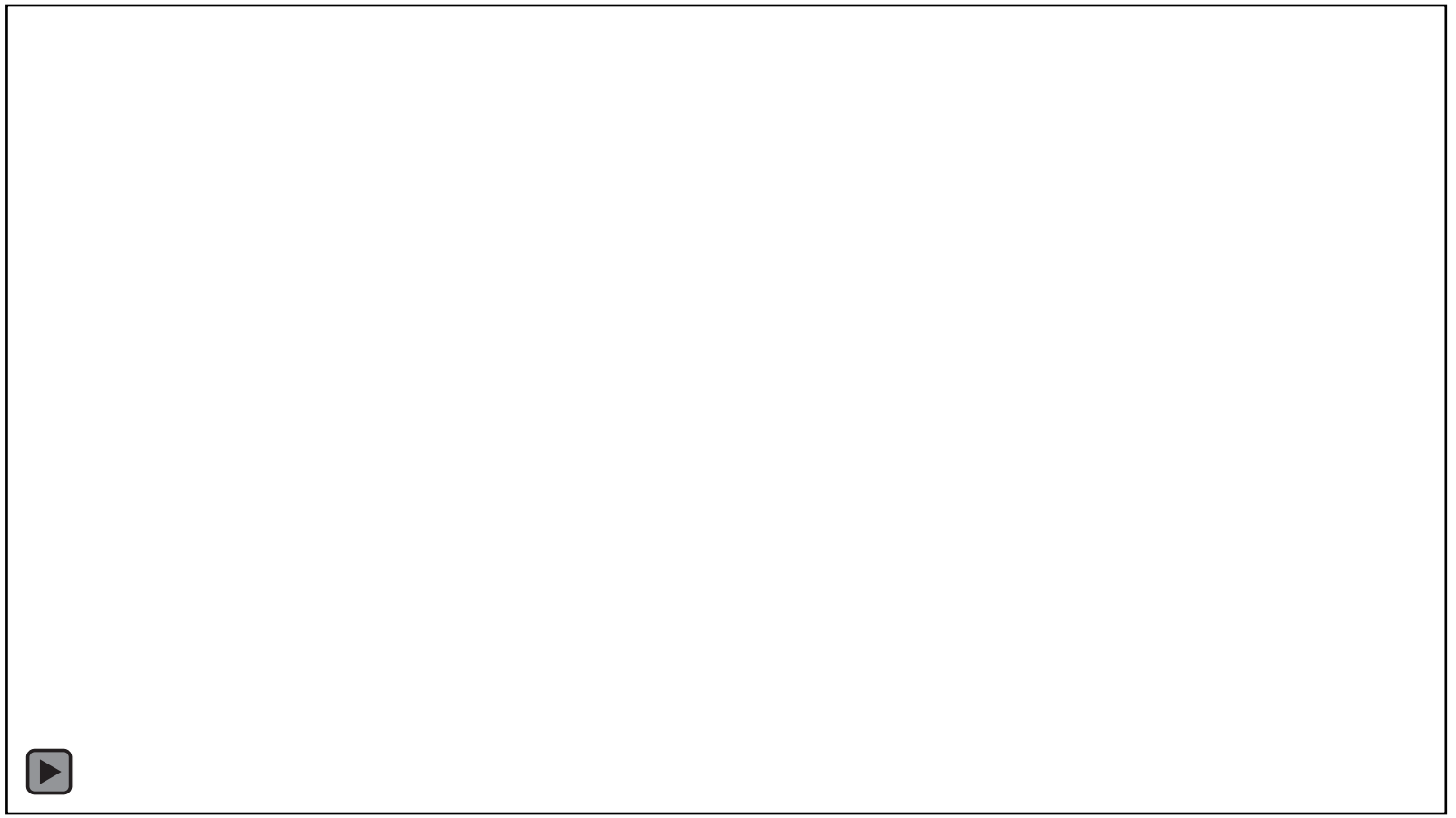
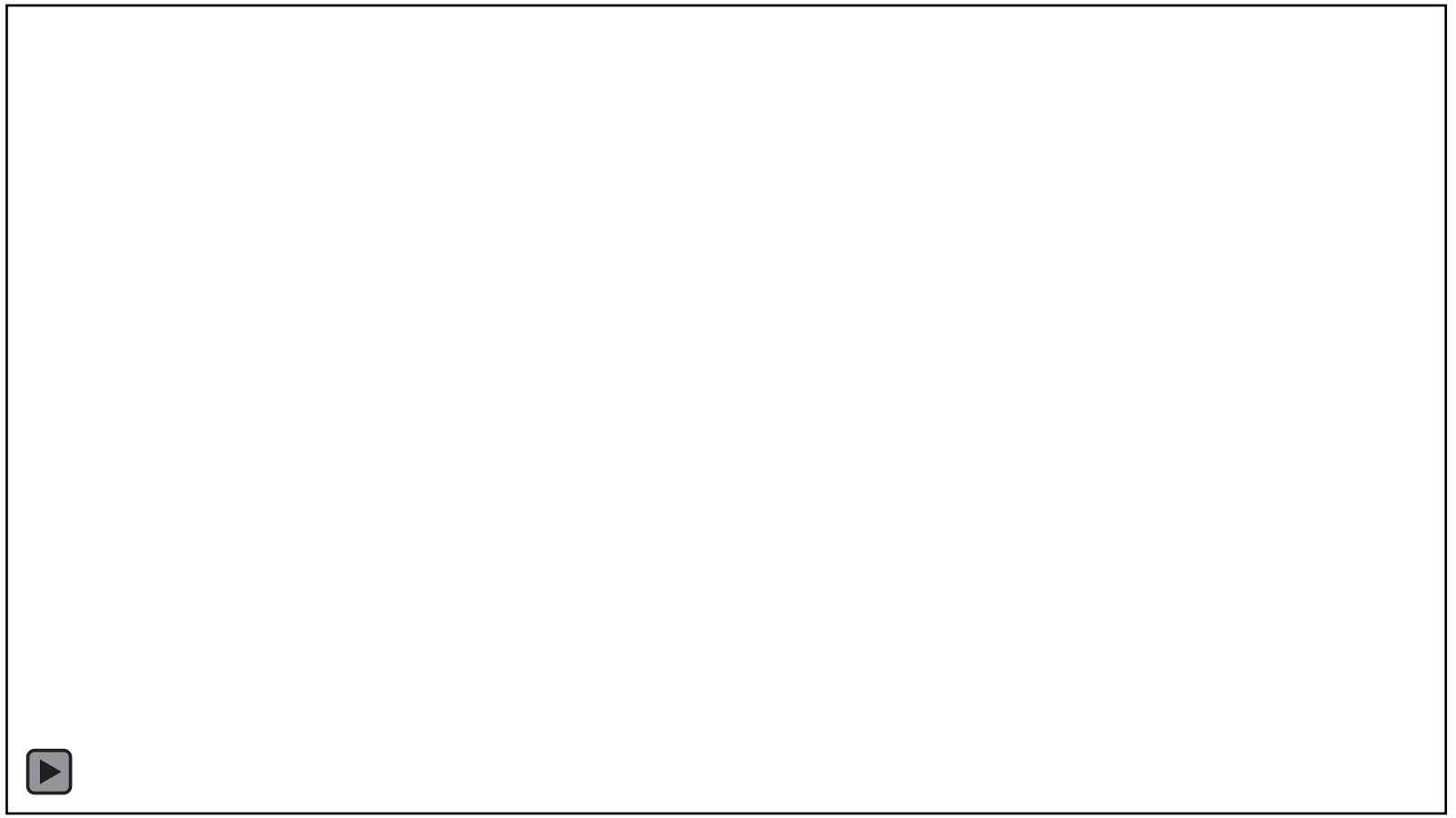


SOCIAL ENGINEERING



RSAC 2025 Conference

Older & online: Challenges

Many Voices.
One Community.

2025

5:36
5G
Done
Calling
Have fun with video and voice calls
Rafael, Erin, Lisa...

2015

2005

2005

1995

TALK
ST-BY
1
ABC 2
DEF 3
GHI 4
JKL 5
MNO 6
PRS 7
TUV 8
WXY 9
TONE *
OPER 0
#
RECALL
RDL/PAUSE
STORE
FLASH
BATT.LOW
MUTE

1995

1985

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1985

1975

1975

2 WAY INDICATOR
RECORDING LEVEL
BATTERY LIFE
FM
88
92
96
100
104
108
MHz
CONDENSER MIC
COUNTER
RESET
PLAY
AUTOMATIC STOP
DIRECT
"ON AIR"
RECORDING
GENERAL ELECTRIC
TUNING
FM
BAND
AM

1965

1965

1955

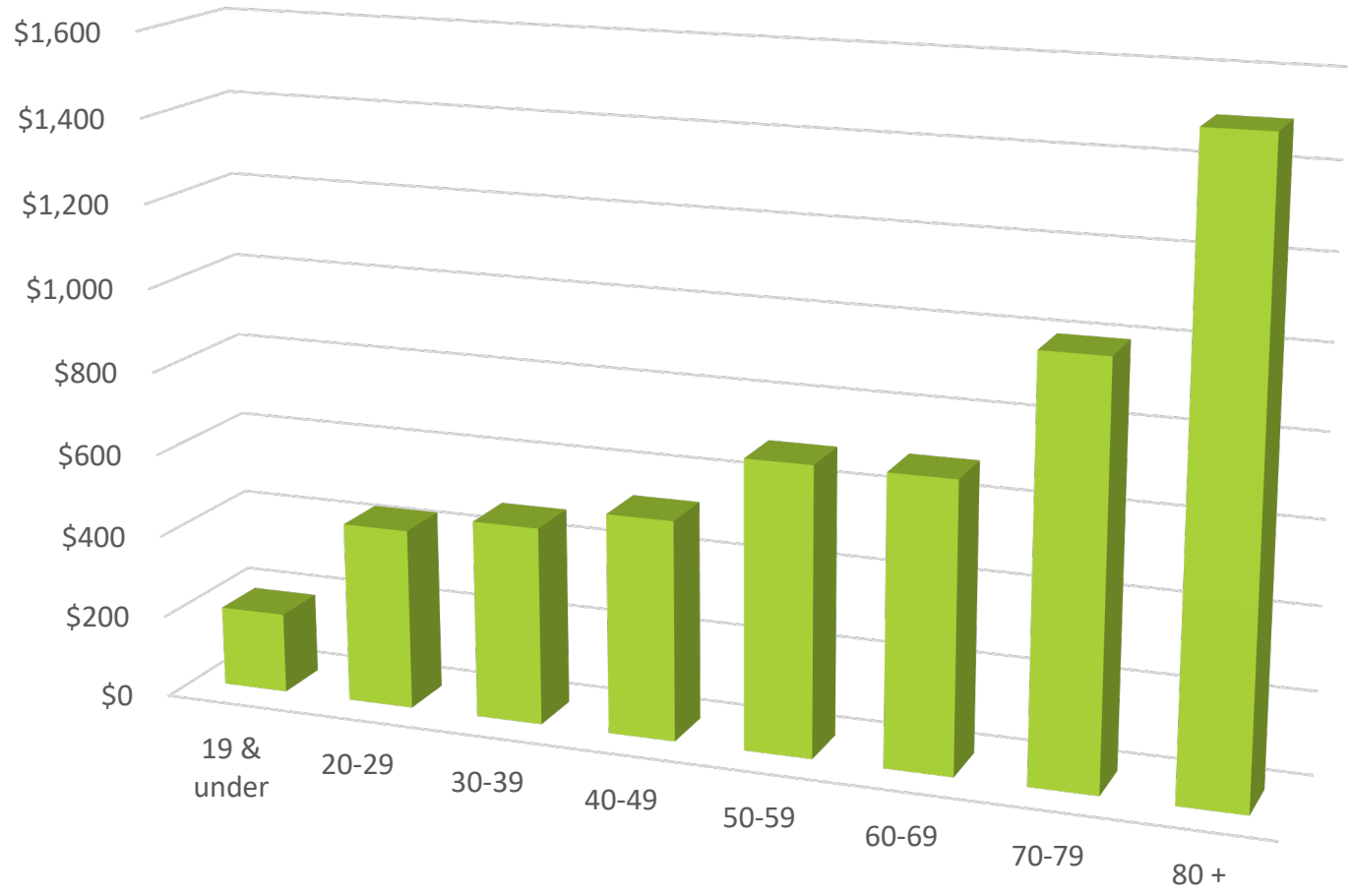
RSAC 2025 Conference

1955

2025 VS. 1965

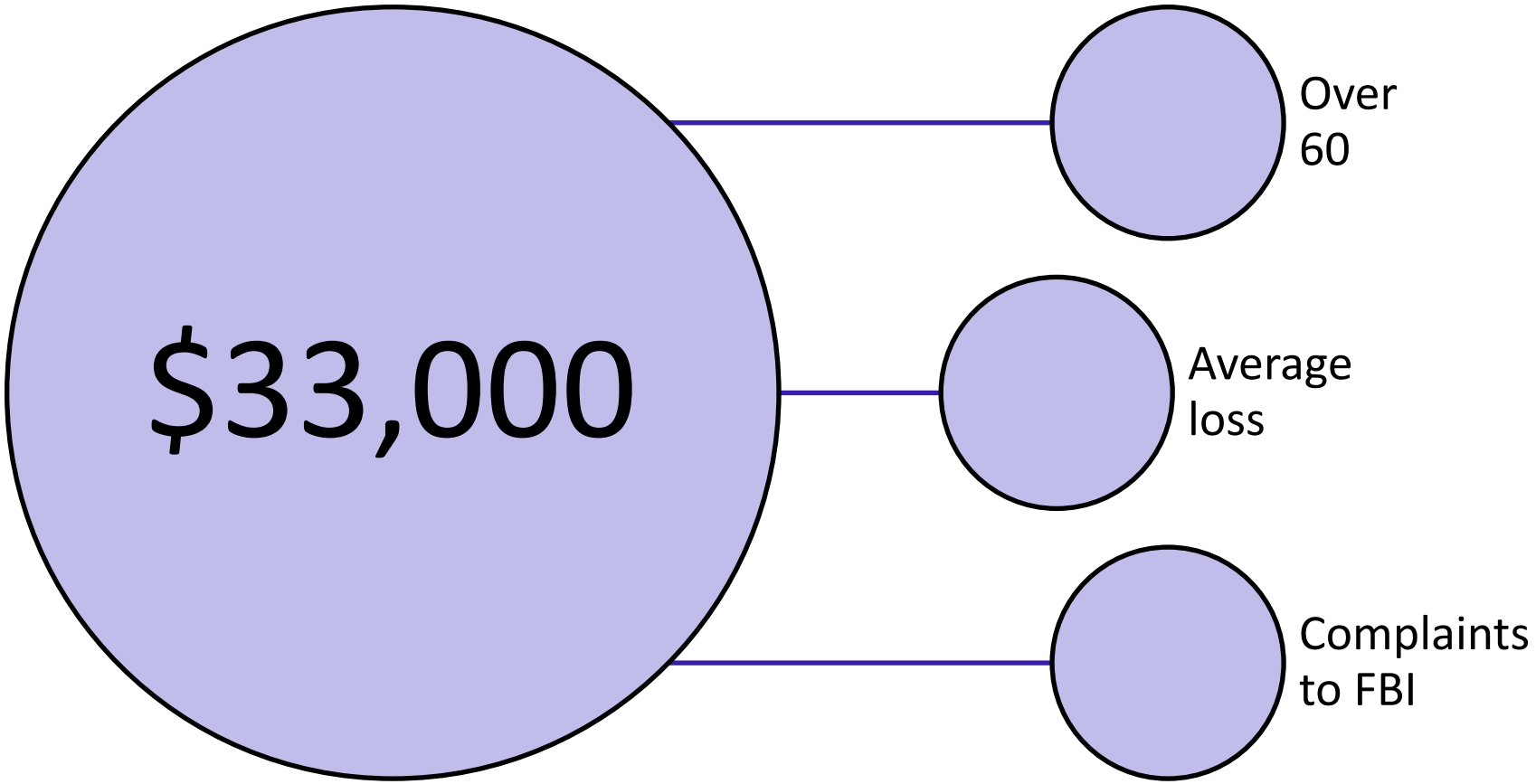
Done
5:36
Calling
Have fun with video and voice calls
Rafael, Erin, Lisa...

HOW MUCH DID WE LOSE IN 2024?

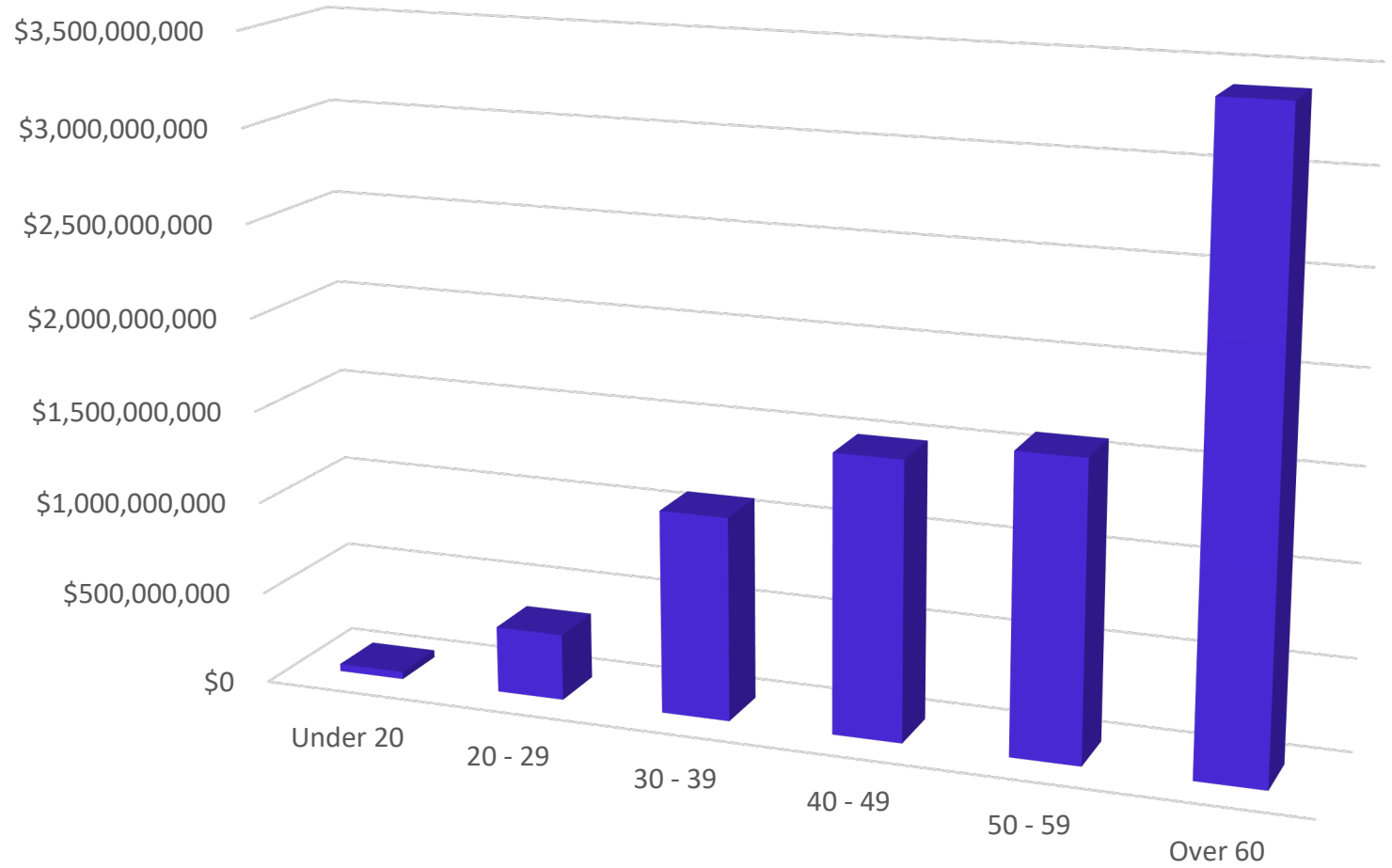


Source: FTC

HOW MUCH DID WE LOSE IN 2023?

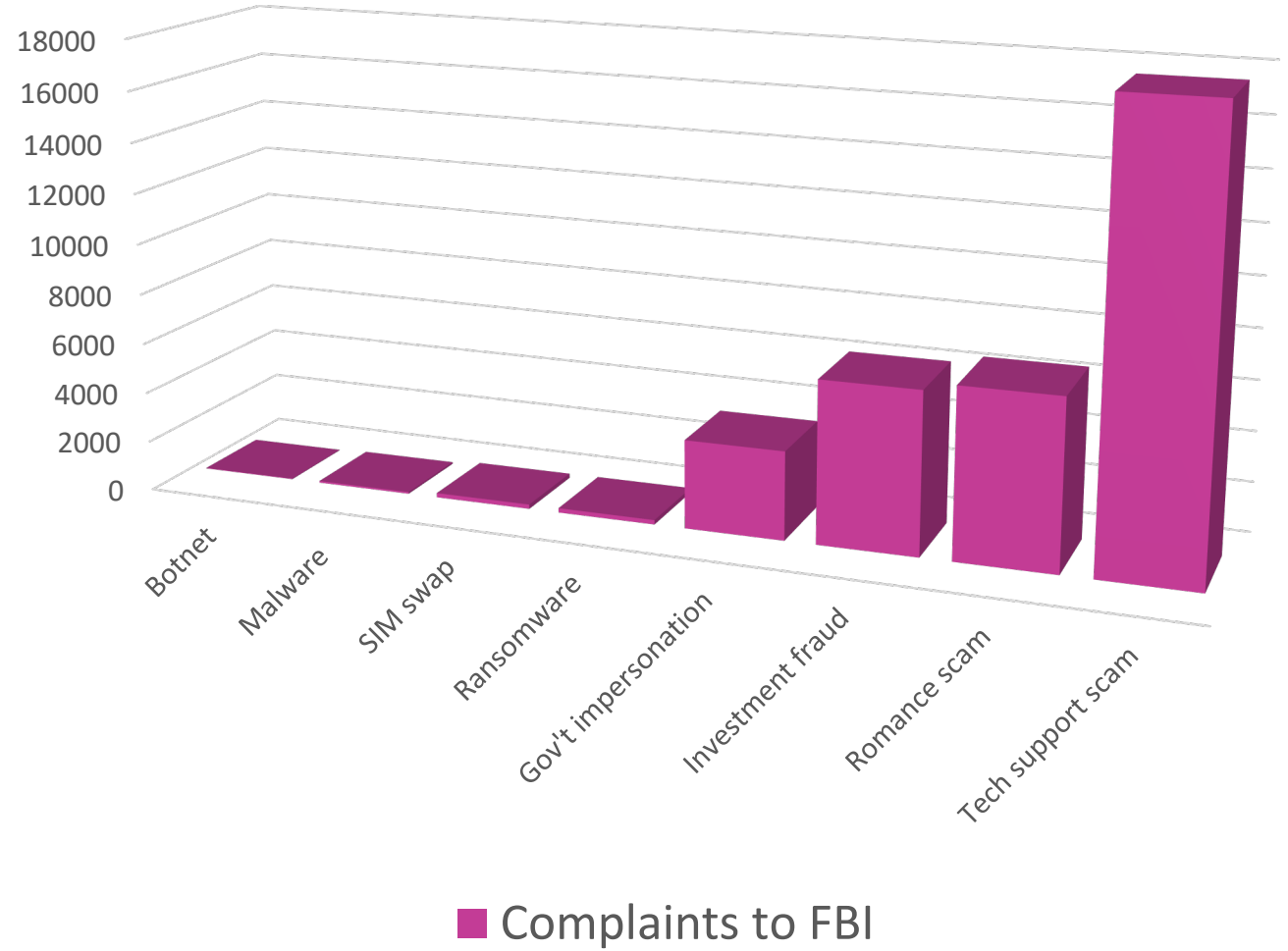


HOW MUCH DID WE LOSE IN 2023?



Source: FBI

HOW DID WE LOSE IT IN 2023?



Source: FBI

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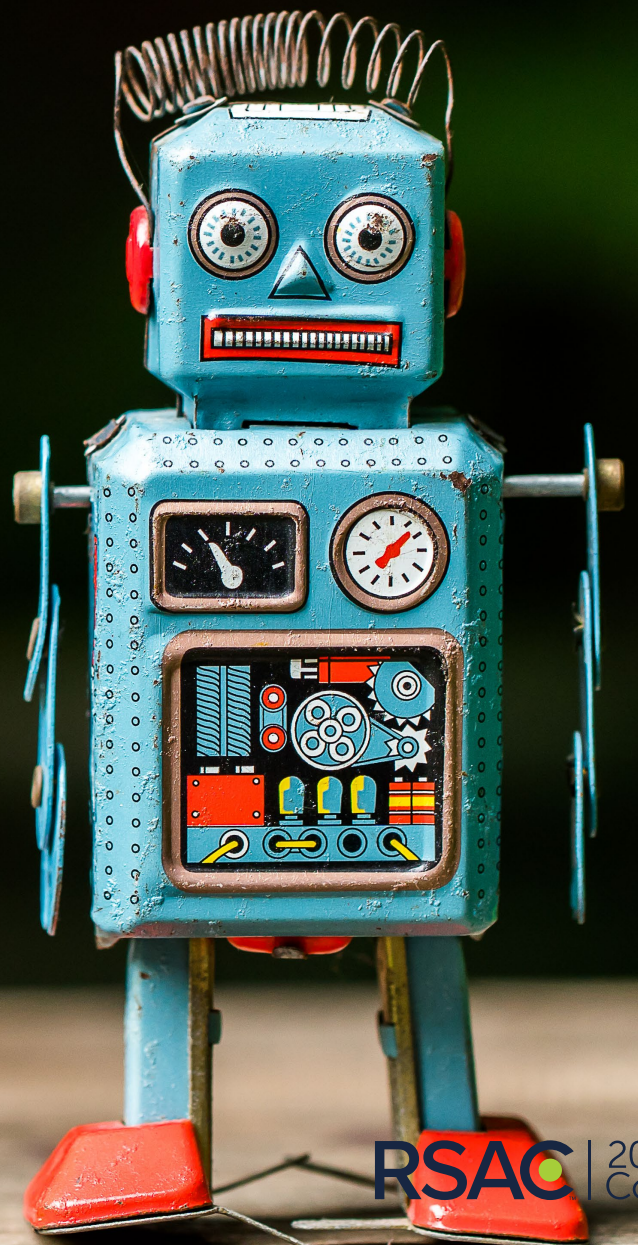
What changes in our 60’s?

BEFORE RETIREMENT

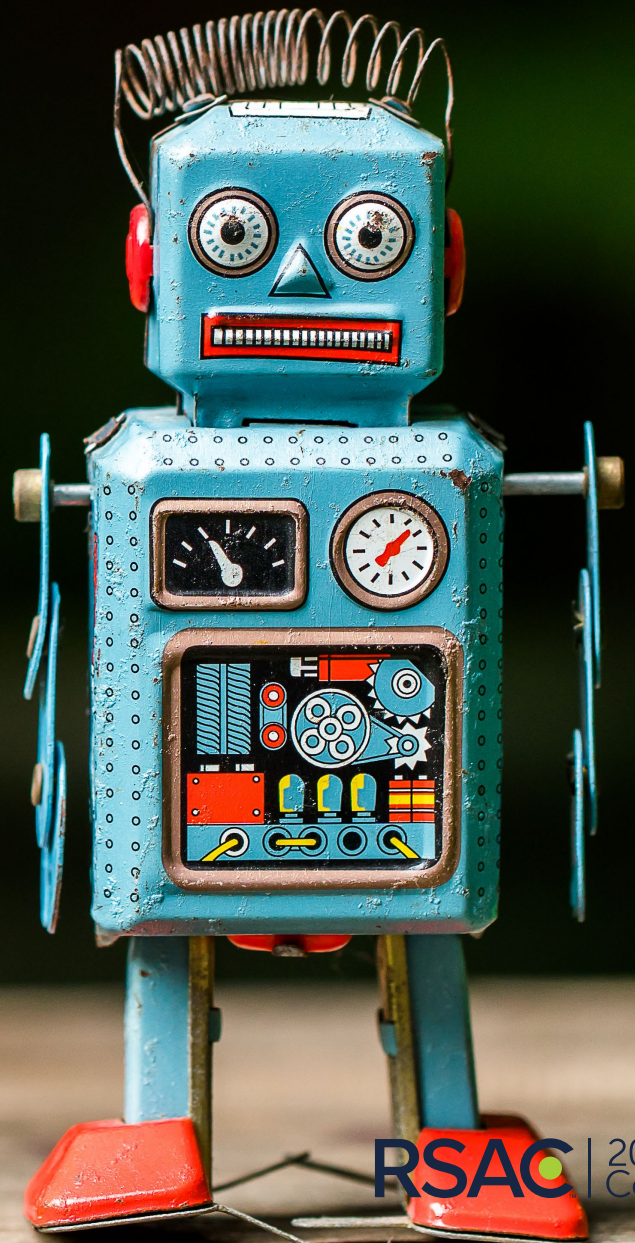
AFTER RETIREMENT

- Loss of cognitive exercise
- Loss of connections
- Loss of tech support
- Loss of repetitive actions
- Loss of feeling of computer competence, self-efficacy



AFTER RETIREMENT

How do you see yourself?



AFTER RETIREMENT

Rating self as less cognitively capable

AFTER RETIREMENT

- Less self-efficacy = more vulnerable
- *Perception* of less self-efficacy = more vulnerable

AFTER RETIREMENT

"Where possible, older adults will engage in protective behaviors, but too often this is seen as an unforgiving process which generates anxiety and ultimately avoidance and denial."

How do Older Adults feel about engaging with Cyber-Security?
Benjamin Morrison, Lynne Coventry, Pam Briggs

AFTER RETIREMENT

- Overwhelming
- Stressful
- Results in emotion-based coping

AFTER RETIREMENT

- Denial of risk
- Giving up
- Delegation of responsibility

AFTER RETIREMENT

- “Cyber safety and whatever… I don't take any ownership...”
- “Whoever provides your computing services, it is also their responsibility to you as a user…”
- “I just don't know what I'm doing so I don't do it. It's like the car, I never sort of mess about with the engine, it's not my problem.”

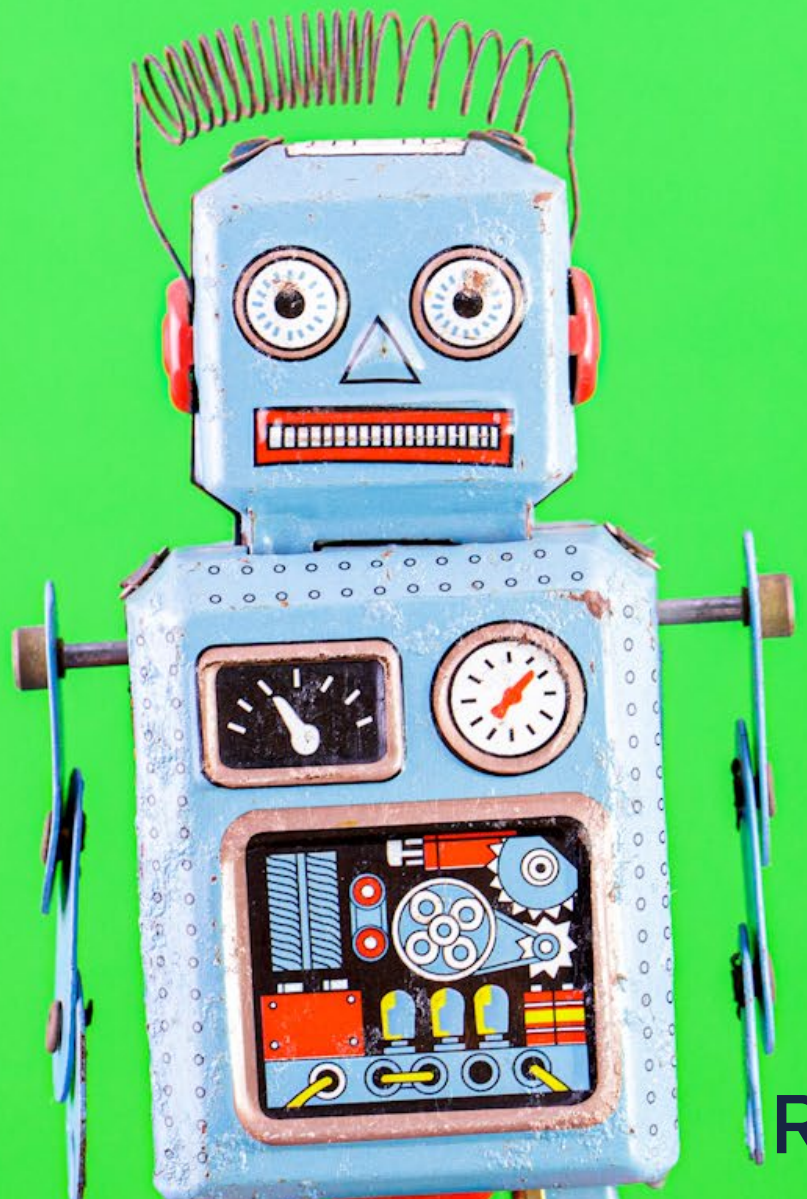
How do Older Adults feel about engaging with Cyber-Security?
Benjamin Morrison, Lynne Coventry, Pam Briggs

AFTER RETIREMENT

Lucky to have a family member who knows about cybersecurity, right?

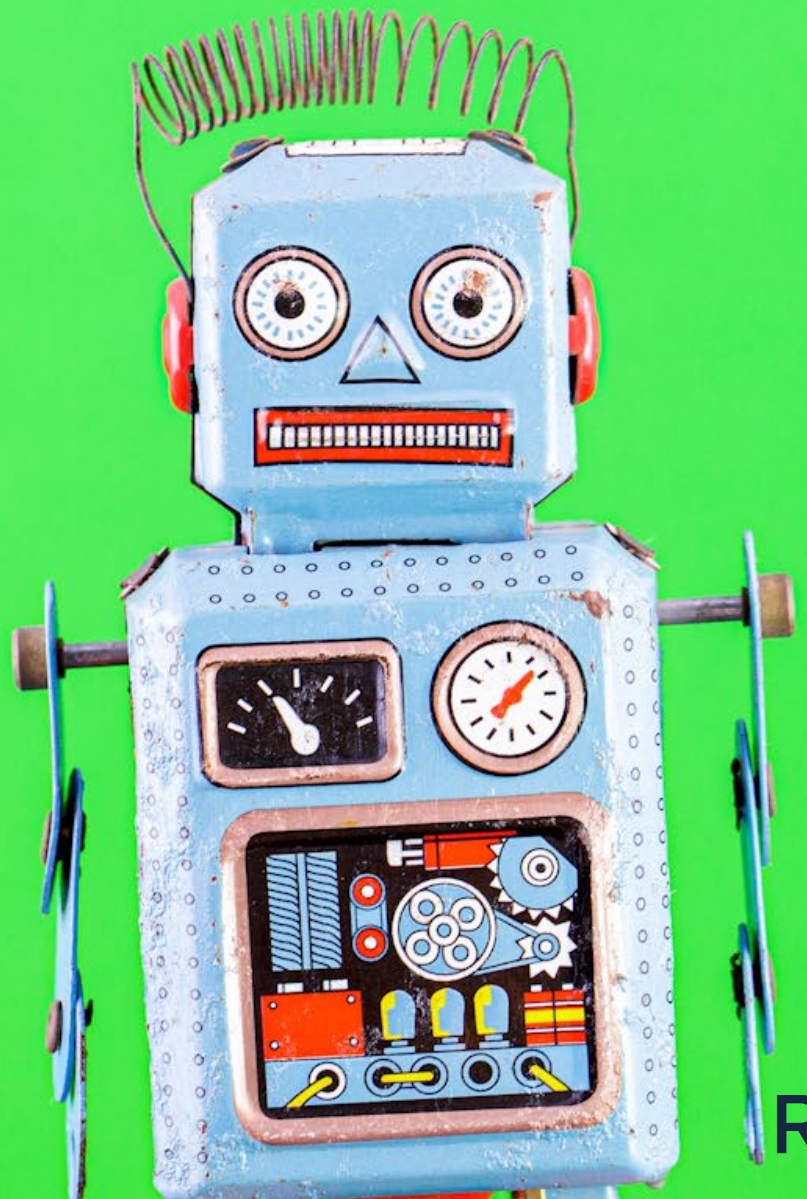
OLDER ADULTS & CYBERSECURITY

Not necessarily



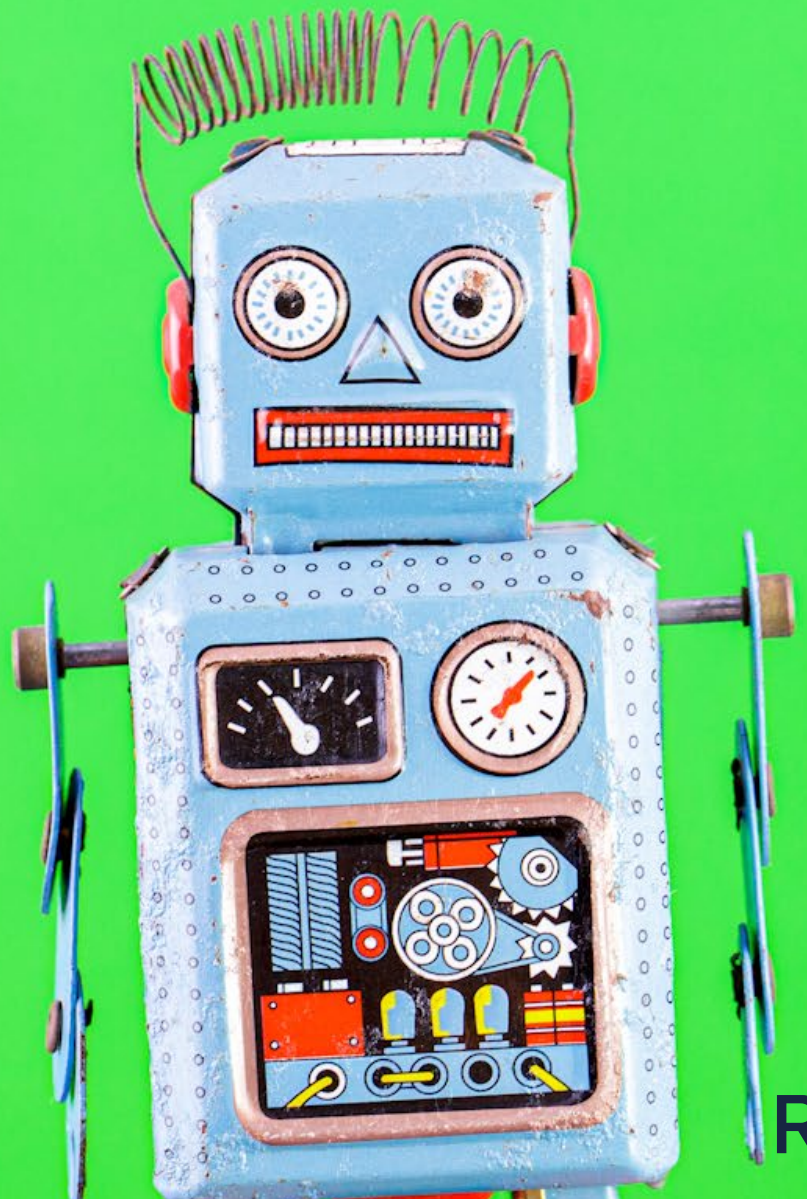
OLDER ADULTS & CYBERSECURITY

Make them take responsibility?



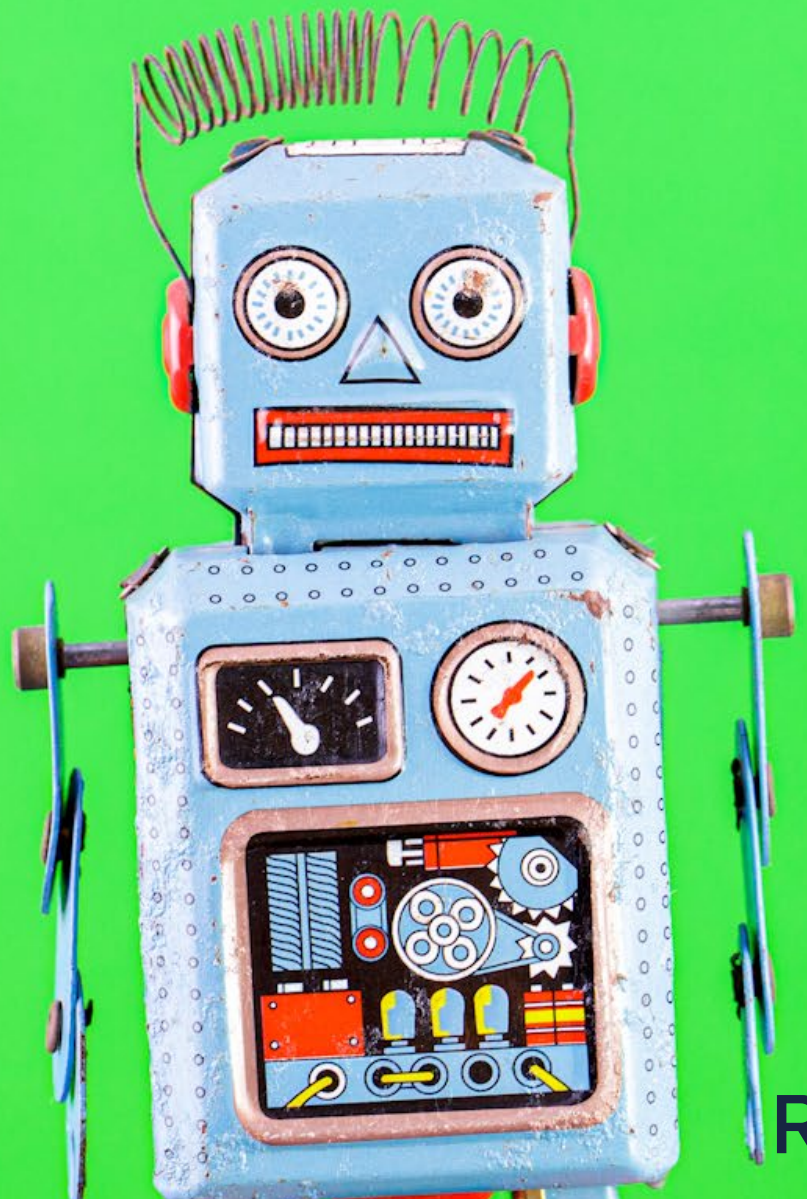
OLDER ADULTS & CYBERSECURITY

Do it for them?



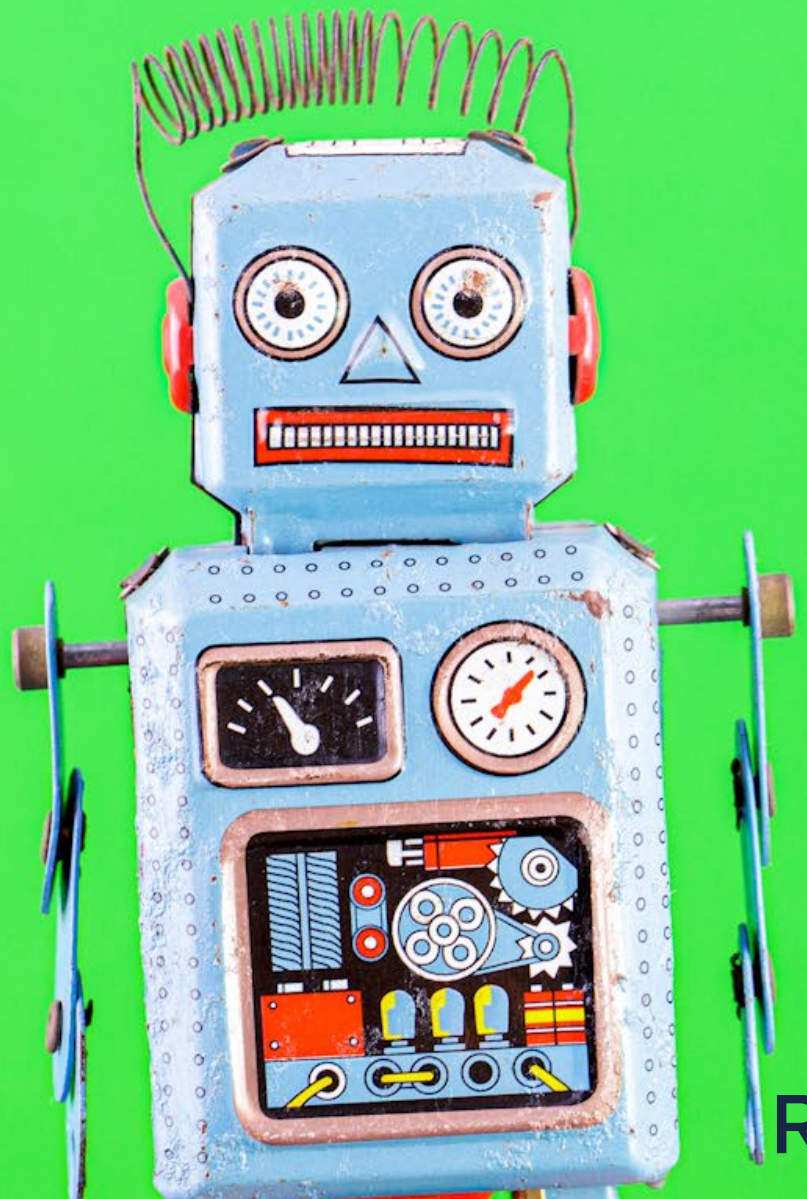
OLDER ADULTS & CYBERSECURITY

Explain it to them?

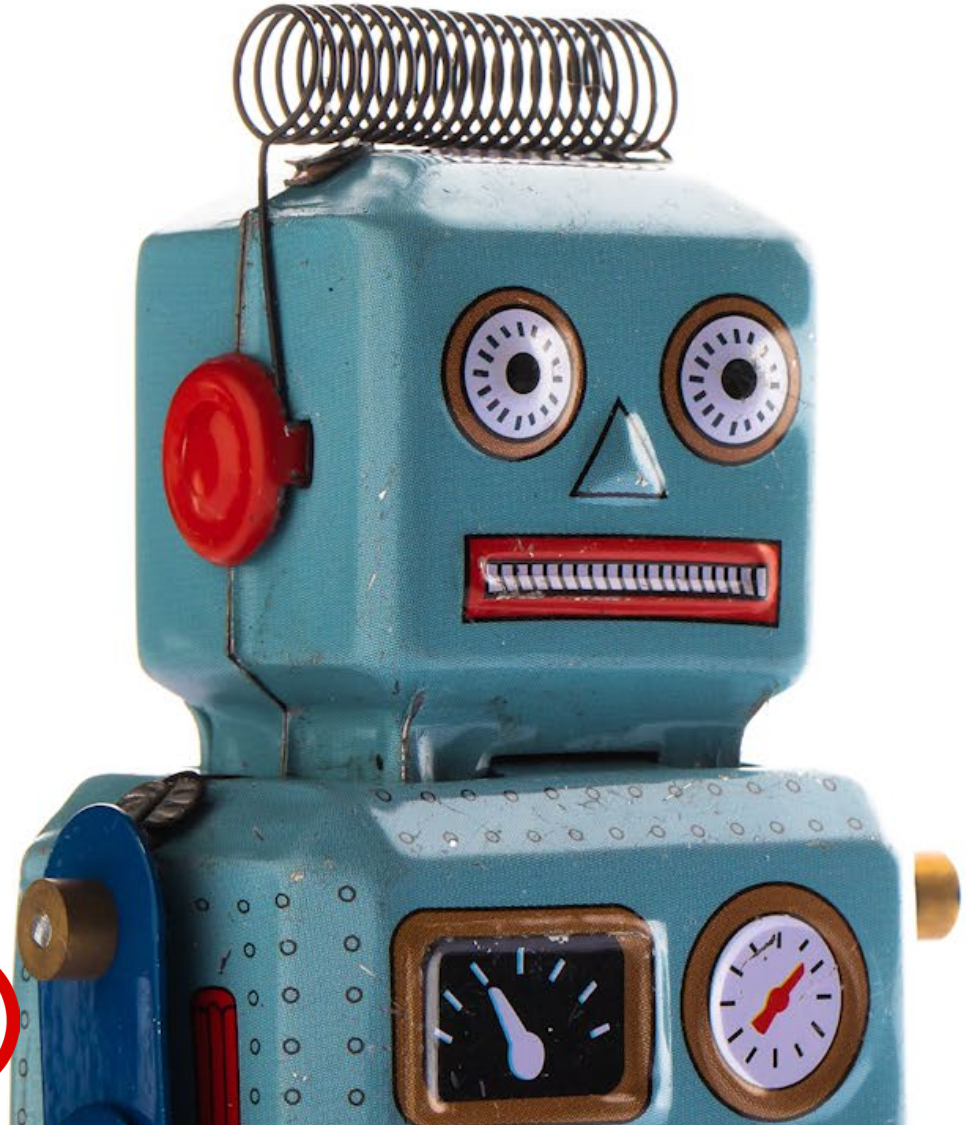


OLDER ADULTS & CYBERSECURITY

What to do?

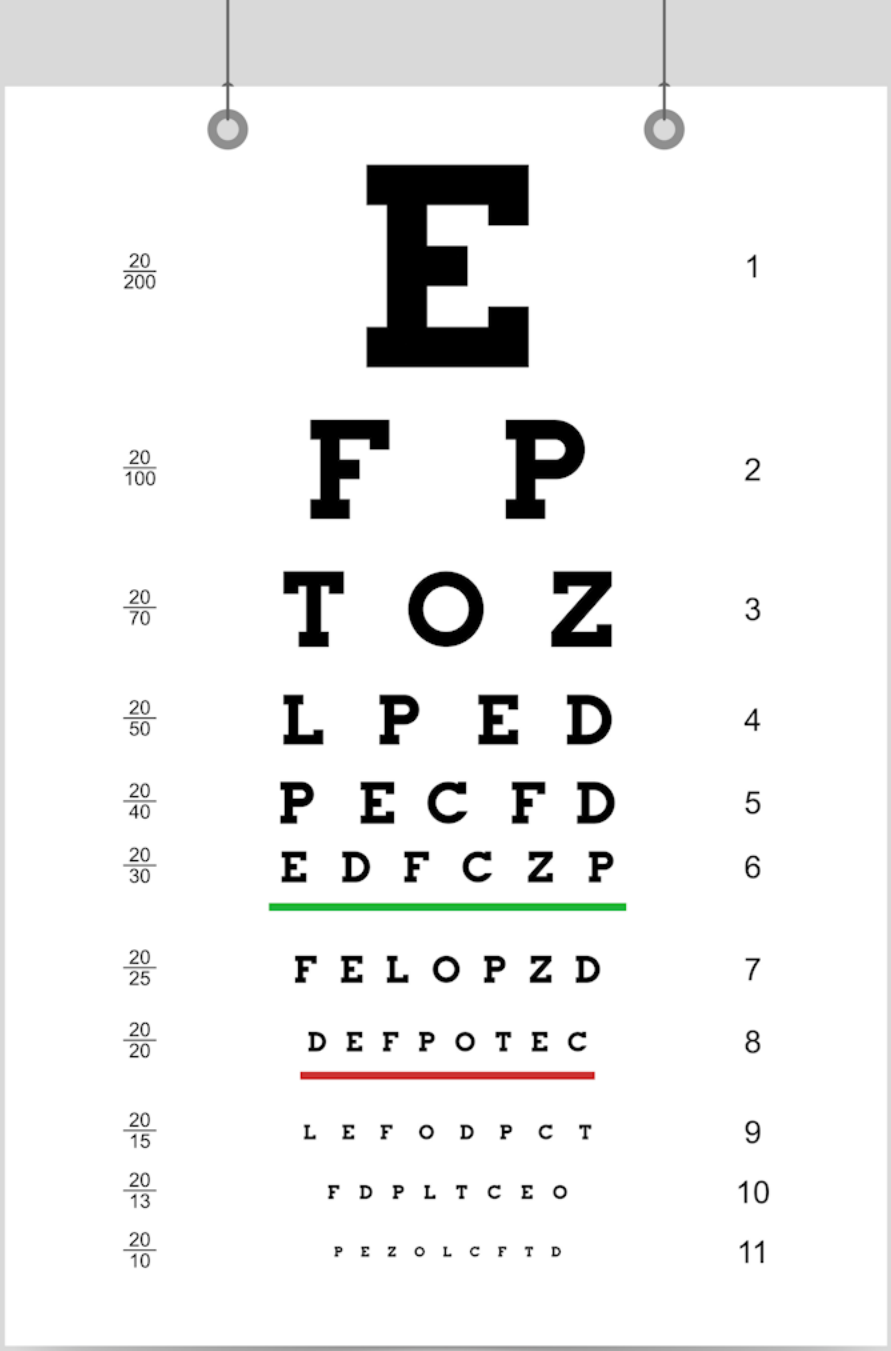


PHYSICAL CHANGES



- Vision

VISION


20/200 E 1
20/100 F P 2
20/70 T O Z 3
20/50 L P E D 4
20/40 P E C F D 5
20/30 E D F C Z P 6
20/25 F E L O P Z D 7
20/20 D E F P O T E C 8
20/15 L E F O D P C T 9
20/13 F D P L T C E O 10
20/10 P E Z O L C F T D 11

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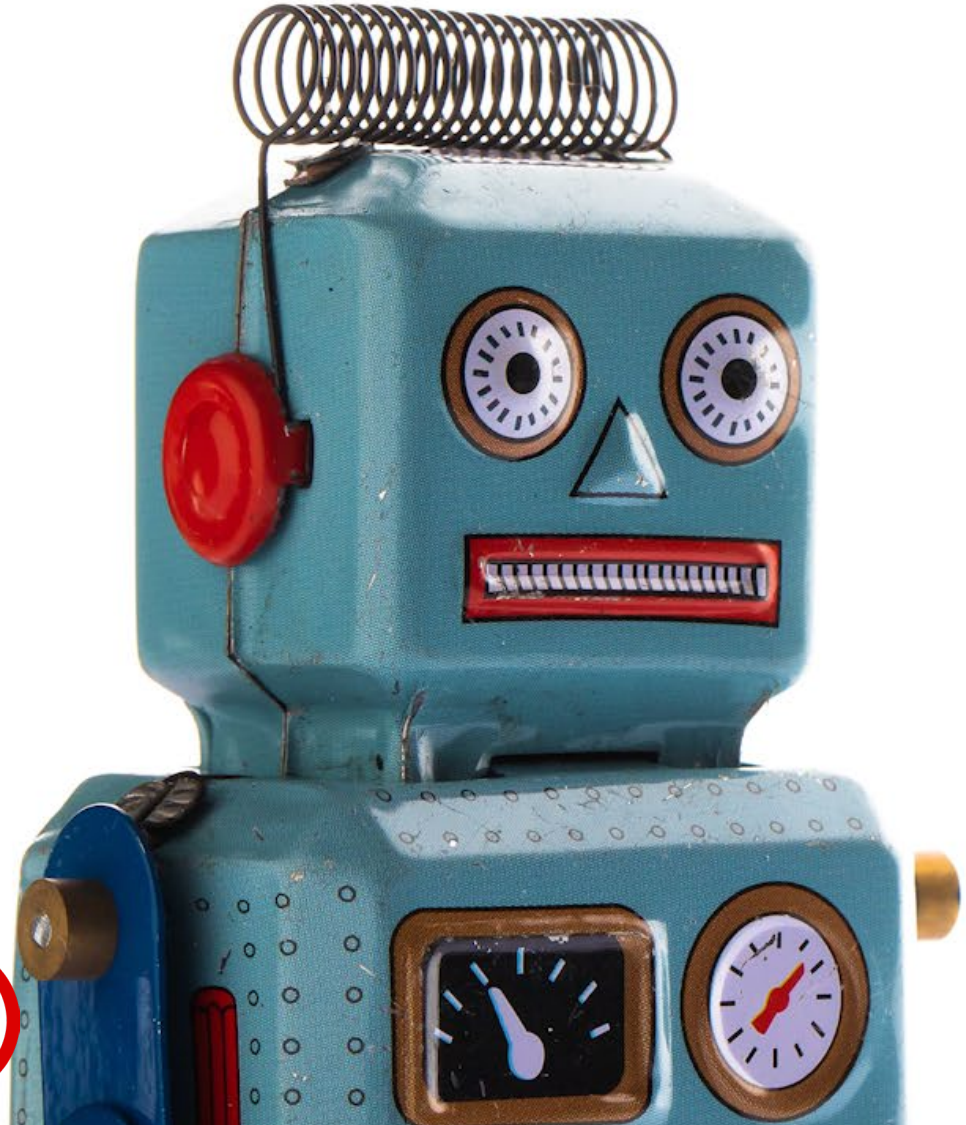
VISION

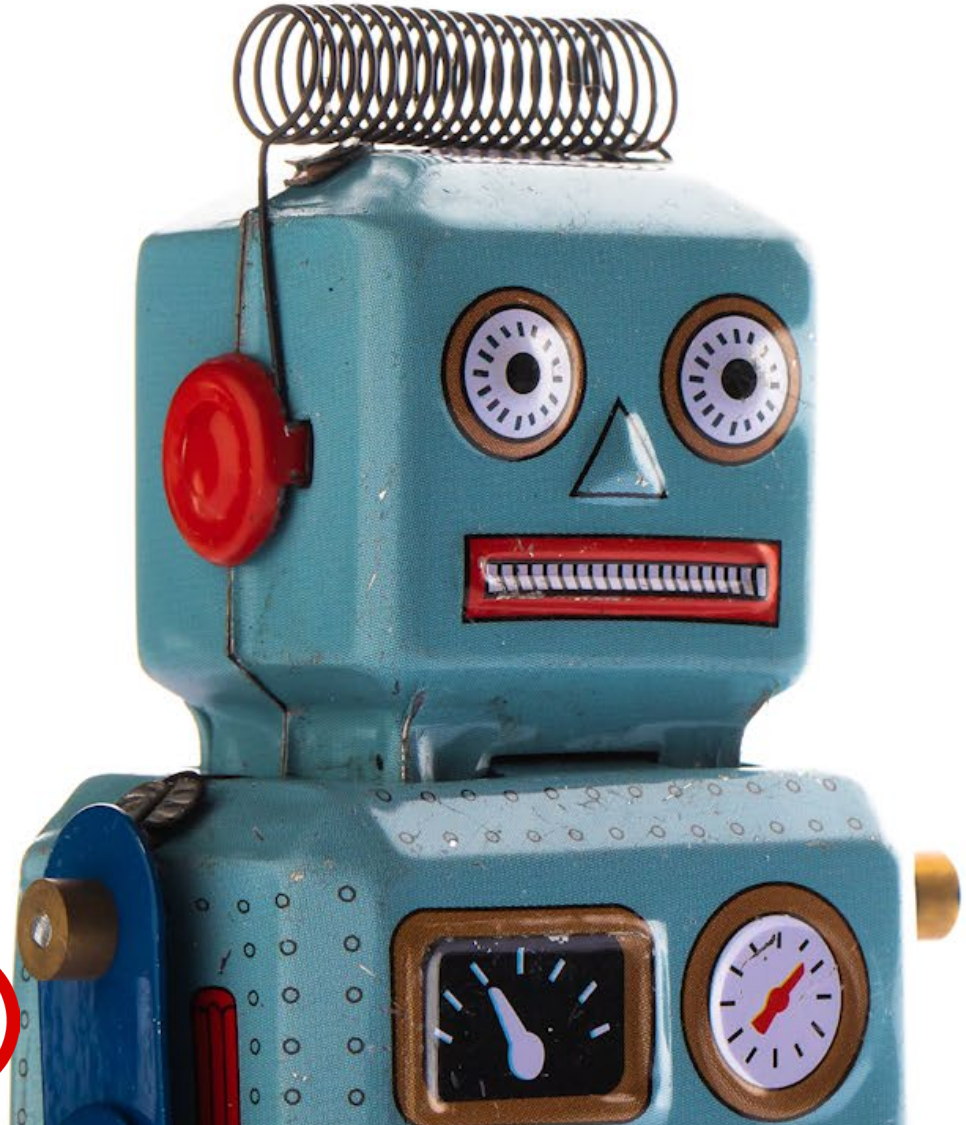
VISION

PHYSICAL CHANGES



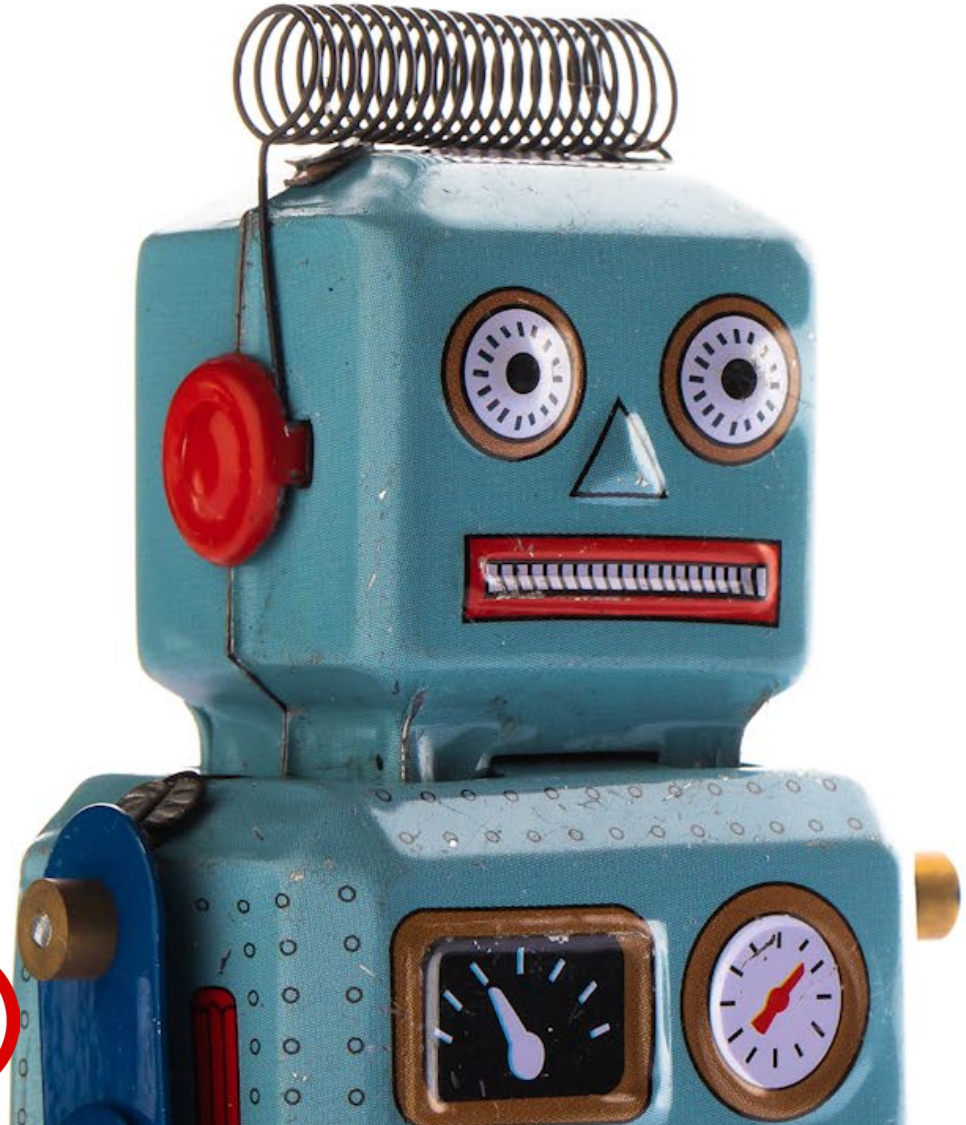
- Vision
- Hearing
- Memory
- Guilt about memory issues
- Cognitive energy

PHYSICAL CHANGES



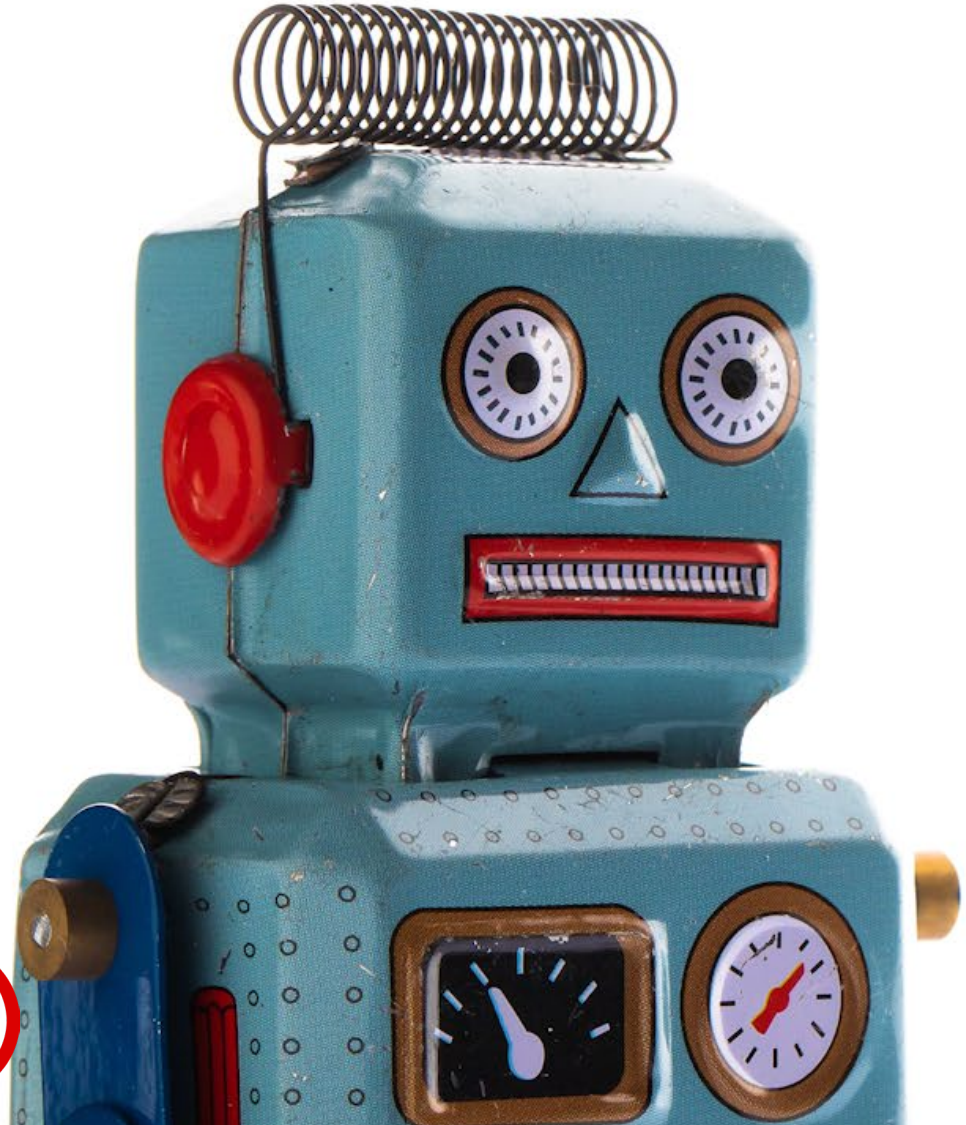
- Reduced ability to deal with divided attention
- Pop-ups harder to process
- Harder to detect deception
- Time pressure more effective

PHYSICAL CHANGES



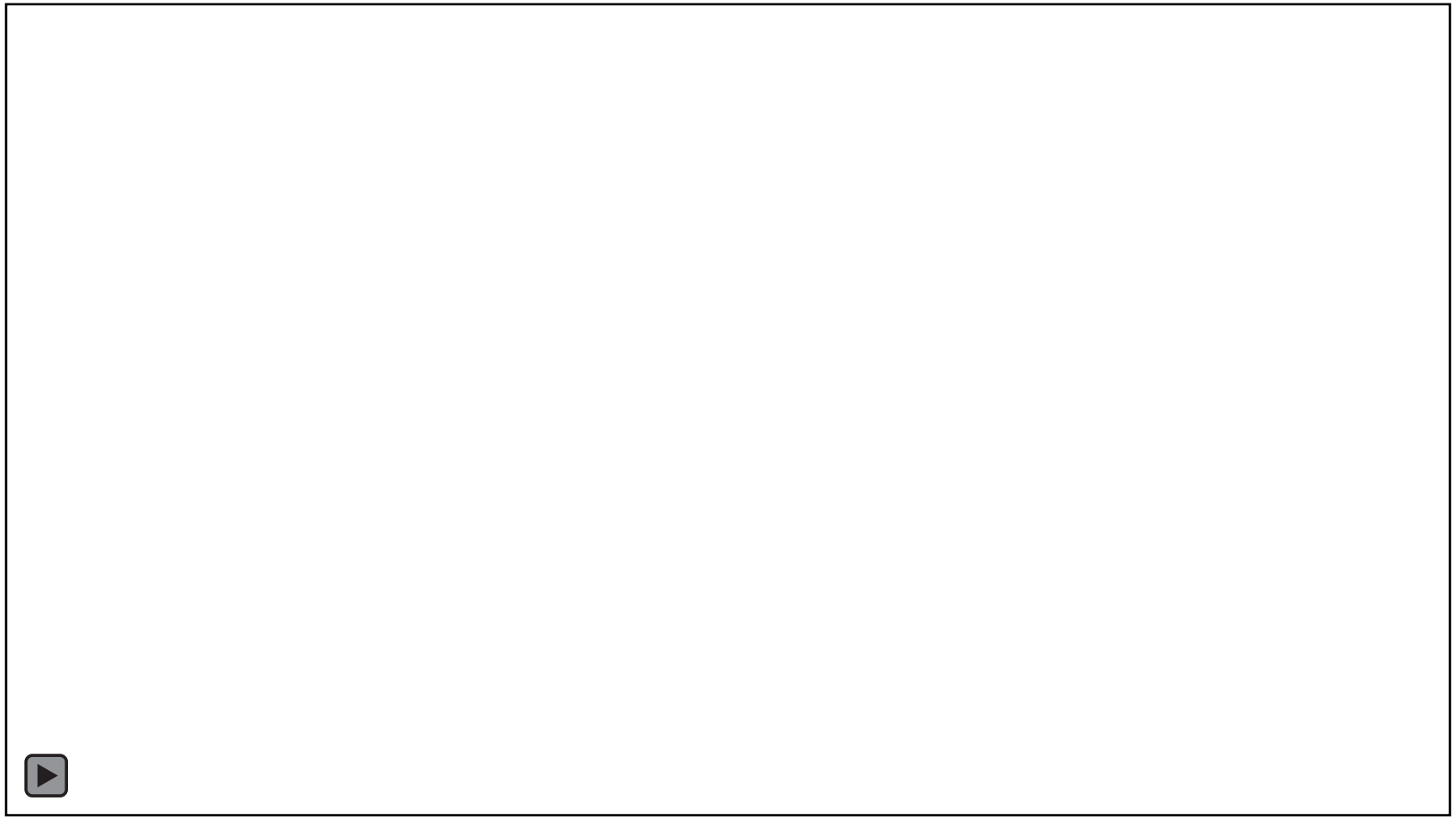
- Bias toward positive info
- Lower processing of negative info
- More trusting
- More reliance on “authority”
- Emotional responses = impulsive decisions

PHYSICAL CHANGES

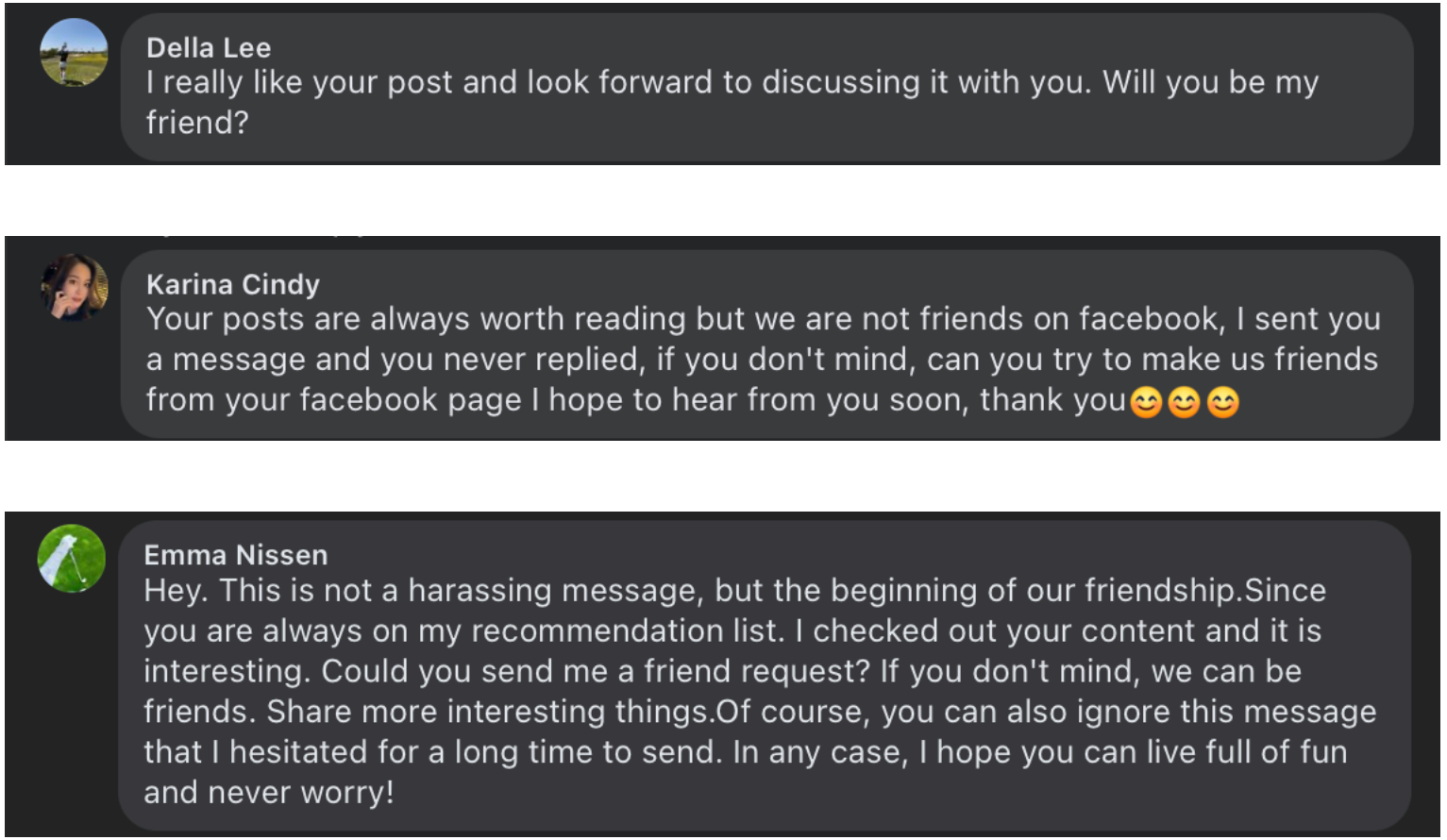


- Emotional appeals more successful:
- *Threat*
- *Need help*
- *Promise of a reward*
- *Social interaction*

OLDER ADULTS UNDER ATTACK



OLDER ADULTS UNDER ATTACK


Della Lee
I really like your post and look forward to discussing it with you. Will you be my friend?
Karina Cindy
Your posts are always worth reading but we are not friends on facebook, I sent you a message and you never replied, if you don't mind, can you try to make us friends from your facebook page I hope to hear from you soon, thank you😊😊😊
Emma Nissen
Hey. This is not a harassing message, but the beginning of our friendship.Since you are always on my recommendation list. I checked out your content and it is interesting. Could you send me a friend request? If you don't mind, we can be friends. Share more interesting things.Of course, you can also ignore this message that I hesitated for a long time to send. In any case, I hope you can live full of fun and never worry!

OLDER ADULTS UNDER ATTACK

Michael Lawrence:
Awwww your words are amazingly sweet... the young man on my profile is not my son, but my late friends son, he calls me Dad. I have a daughter and she's 23 and studying medicine in Oxford university UK.

I've been on the phone with my staffs on a pending project and also spoke with my attorney regarding some things.

Now I'm here thinking about you, how's [redacted]

Have you had lunch ?

Hi sweetie thanks for writing back and I'm glad [redacted] has time for a walk. I've been a little busy with my staffs in Europe taking care of a project.
I'd like to call you so we can talk over the phone, do let me know when you are free to talk.

OLDER ADULTS UNDER ATTACK

OLDER ADULTS UNDER ATTACK

I want you to know that you are my day and my night, my sky, my Moon, my stars and my Sun. If it were my choice, we would be together all day. Thank you for giving me everything.

OLDER ADULTS UNDER ATTACK

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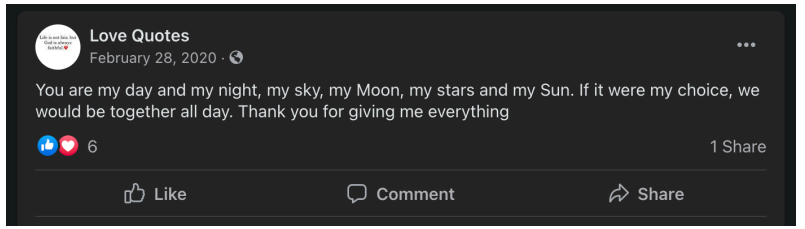
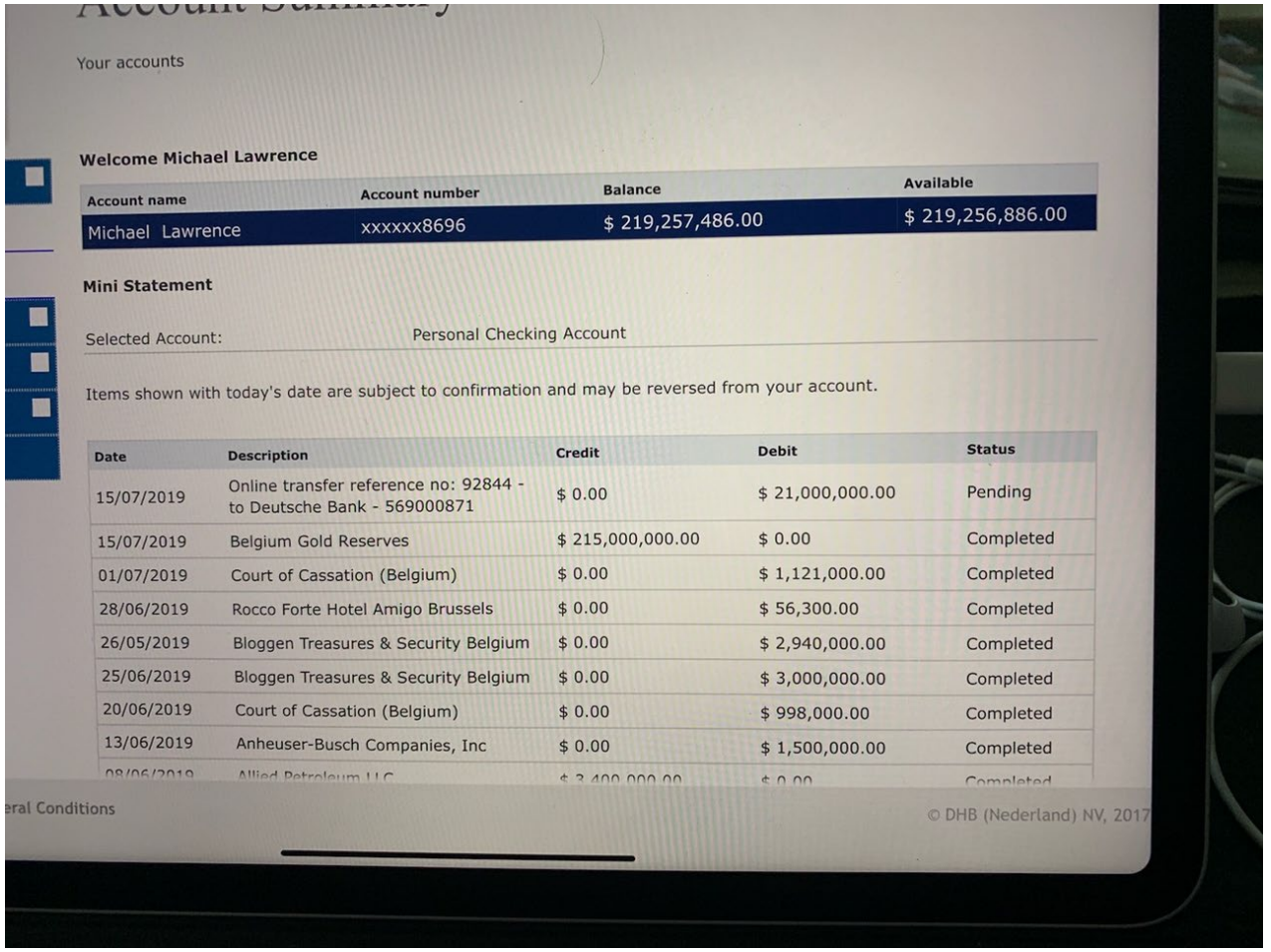

Love Quotes
February 28, 2020 ·
You are my day and my night, my sky, my Moon, my stars and my Sun. If it were my choice, we would be together all day. Thank you for giving me everything
6
1 Share
Like
Comment
Share

OLDER ADULTS UNDER ATTACK



Your accounts

Welcome Michael Lawrence

Account name	Account number	Balance	Available
Michael Lawrence	xxxxxx8696	$ 219,257,486.00	$ 219,256,886.00

Mini Statement

Selected Account: Personal Checking Account

Items shown with today's date are subject to confirmation and may be reversed from your account.

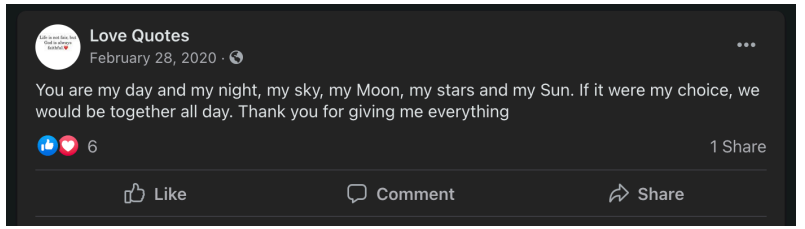
Date	Description	Credit	Debit	Status
15/07/2019	Online transfer reference no: 92844 - to Deutsche Bank - 569000871	$ 0.00	$ 21,000,000.00	Pending
15/07/2019	Belgium Gold Reserves	$ 215,000,000.00	$ 0.00	Completed
01/07/2019	Court of Cassation (Belgium)	$ 0.00	$ 1,121,000.00	Completed
28/06/2019	Rocco Forte Hotel Amigo Brussels	$ 0.00	$ 56,300.00	Completed
26/05/2019	Bloggen Treasures & Security Belgium	$ 0.00	$ 2,940,000.00	Completed
25/06/2019	Bloggen Treasures & Security Belgium	$ 0.00	$ 3,000,000.00	Completed
20/06/2019	Court of Cassation (Belgium)	$ 0.00	$ 998,000.00	Completed
13/06/2019	Anheuser-Busch Companies, Inc	$ 0.00	$ 1,500,000.00	Completed

eral Conditions

© DHB (Nederland) NV, 2017

OLDER ADULTS UNDER ATTACK

I want you to know that you are my day and my night, my sky, my Moon, my stars and my Sun. If it were my choice, we would be together all day. Thank you for giving me everything.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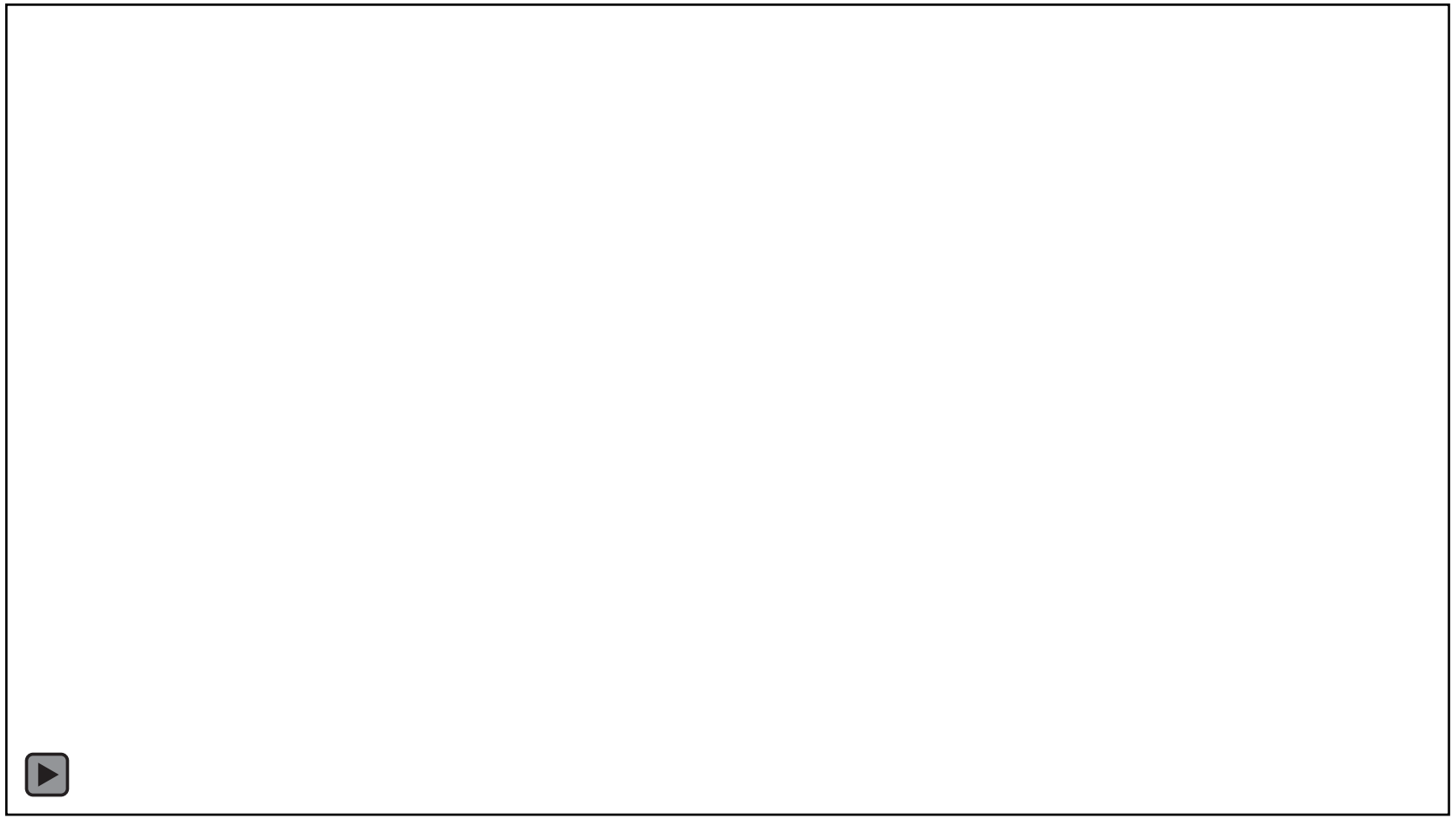
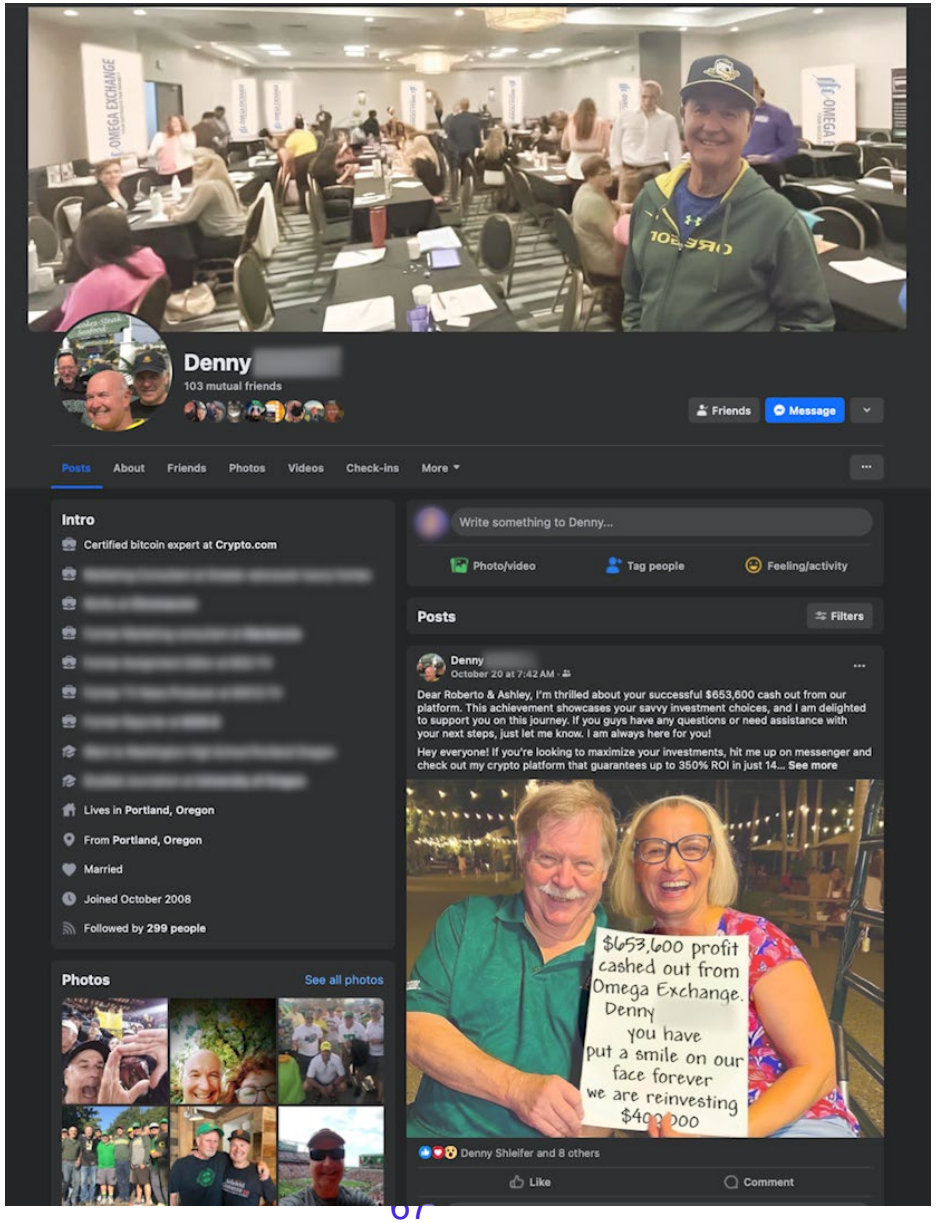


ATTACKS


Denny
103 mutual friends
Friends
Message
Posts
About
Friends
Photos
Videos
Check-ins
More
Intro
Certified bitcoin expert at Crypto.com
Lives in Portland, Oregon
From Portland, Oregon
Married
Joined October 2008
Followed by 299 people
Photos
See all photos
Write something to Denny...
Photo/video
Tag people
Feeling/activity
Posts
Filters
Denny
October 20 at 7:42 AM
Dear Roberto & Ashley, I'm thrilled about your successful $653,600 cash out from our platform. This achievement showcases your savvy investment choices, and I am delighted to support you on this journey. If you guys have any questions or need assistance with your next steps, just let me know. I am always here for you!
Hey everyone! If you're looking to maximize your investments, hit me up on messenger and check out my crypto platform that guarantees up to 350% ROI in just 14... See more
$653,600 profit cashed out from Omega Exchange. Denny you have put a smile on our face forever we are reinvesting
Denny Shleifer and 8 others
Like
Comment

ATTACKS

OMEGA EXCHANGE
Denny
103 mutual friends
Friends
Message
Posts
About
Friends
Photos
Videos
Check-ins
More

ATTACKS

Denny
103 mutual friends
Friends
Message
Posts
About
Friends
Photos
Videos
Check-ins
More

ATTACKS

DEBT FREE
$200,431
IN 2 MONTH
DEBT FREE
$120,957
IN 2 MONTH
DEBT FREE
$95k
IN 2 MONTH

ATTACKS

FAKE

REAL

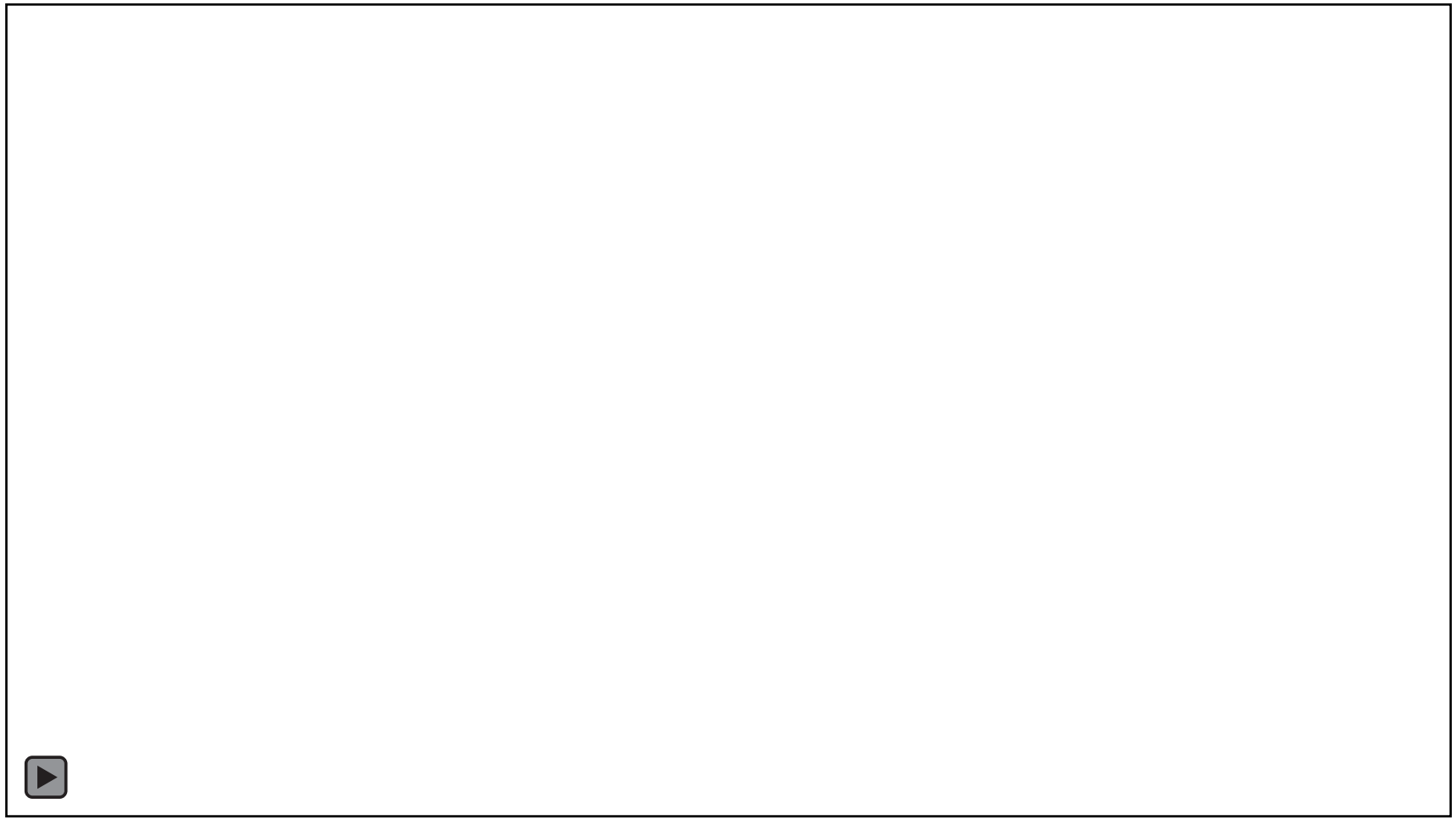
ATTACKS

Dekalb
Floyd
Polk
Etowah
EST
1836
OMEGAEXCHANGE IS TESTED AND TRUSTED.
I INVESTED ONE BITCOIN AND IT YIELD A PROFIT OF $440,000 IN 2 MONTHS. THANK YOU
DENNY
YOU ARE A GENIUS IN CRYPTOCURRENCY TRADING

ATTACKS

Tim Burgess
Chairman

ATTACKS



RSAC™ 2025 Conference

Looking for help

LOOKING FOR HELP

BEST ANTIVIRUS | BEST PASSWORD MANAGERS | BEST VPN | BEST PARENTAL CONTROLS | TOOLS | DEALS & COUPONS | BLOG | NEWS

Home / Blog / The Ultimate Internet Safety Guide for Seniors in 2025

The Ultimate Internet Safety Guide for Seniors in 2025

Updated on: February 18, 2025 ✔ Fact-checked by

Staying safe online can be really overwhelming — most users have their photos, credit cards, personal communications, financial information, and devices exposed to hackers every single day without even knowing that they're in danger.

In this article, I'm going to explain the most common online threats facing seniors today, such as:

- **Viruses and malware.**
- **Phishing.**
- **Data breaches/password theft.**
- **Social media scams.**
- **Banking fraud.**
- **Privacy violations.**
- **And more…**

If this list has made you feel nervous, don't worry! The vast majority of cyber attacks can be easily prevented with the proper tools, some basic education, and plain old common sense.

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This article contains

- What Are the Most Common Online Threats Affecting Seniors?
- **How to Best Protect Yourself (& Your Personal Info) Online**
- How to Spot Online Scams
- What Is Phishing?

Best Antivirus Deals

TOTAL AV — 81% Off — GET DEAL

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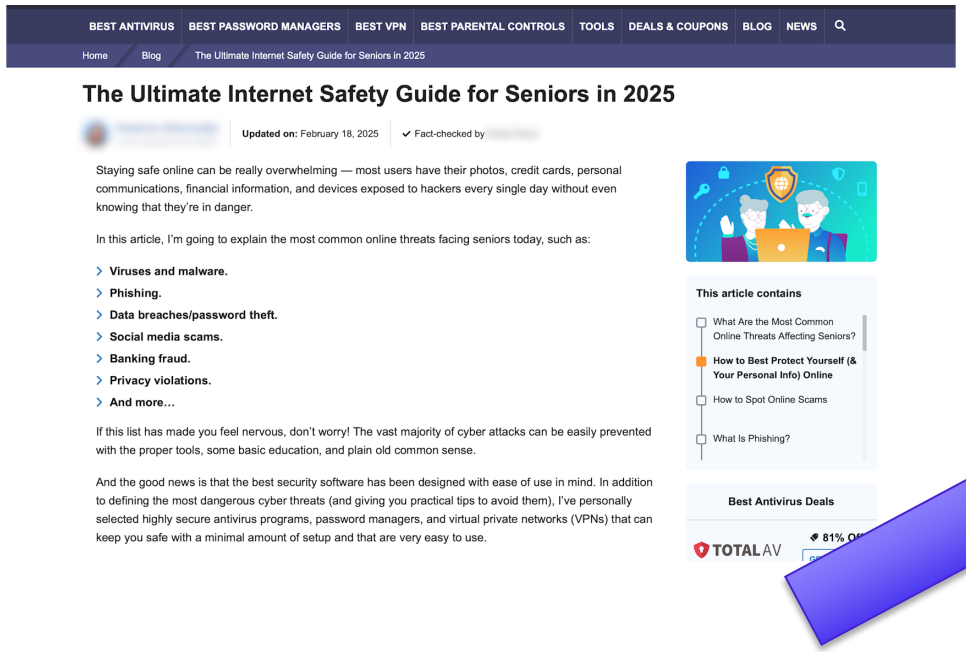
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How to Best Protect Yourself (& Your Personal Info) Online

Download a Good Antivirus Program

Using good antivirus software is the easiest way to stay safe online. The top antiviruses on the market include real-time malware protection to block viruses before they can run, anti-phishing tools to block scam websites, and additional extra features like firewalls, Wi-Fi scanners, VPNs, password managers, software updaters, data breach monitors, and more. Norton is my #1 antivirus choice — it's really easy to use and provides a ton of automatic security tools to keep all of your devices safe.

Only Visit Secure Websites

A website is considered secure if the address starts with "http***s***://" (instead of "https://"). A quick way to check if the website is secure is to look for the padlock icon next to the address bar (not all browsers display this icon!), which indicates the website you're using has a secure encrypted TLS connection. The HTTPS Everywhere browser extension is a great free tool to help ensure you're using encrypted web connections whenever possible.

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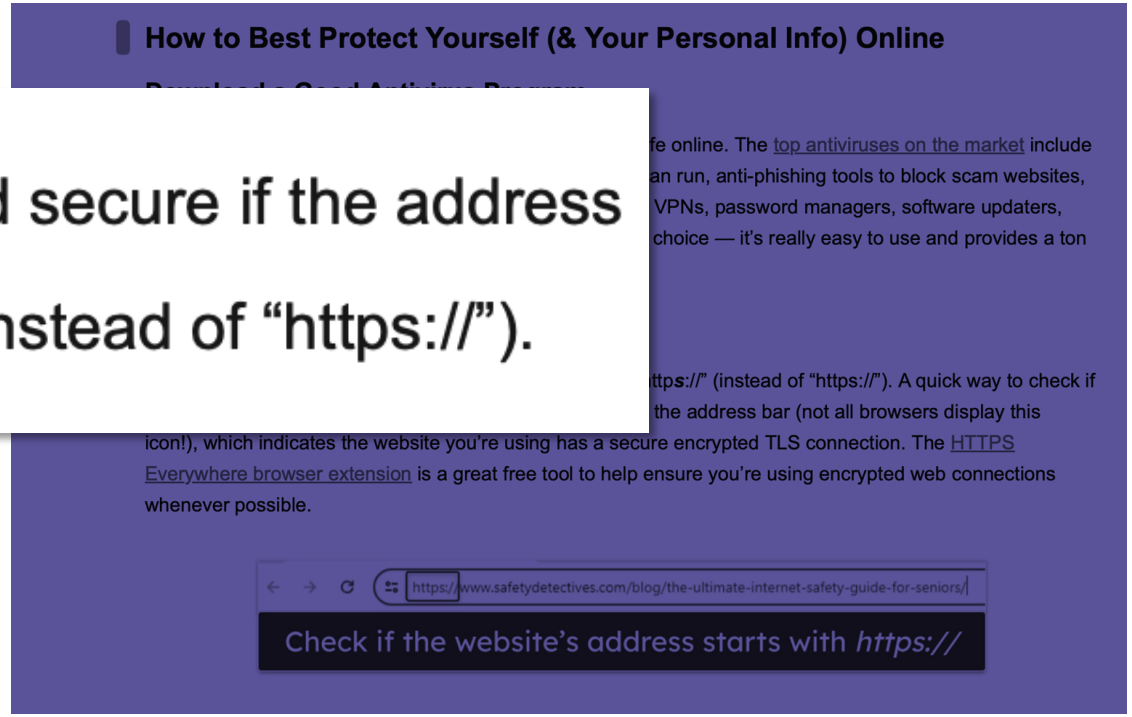
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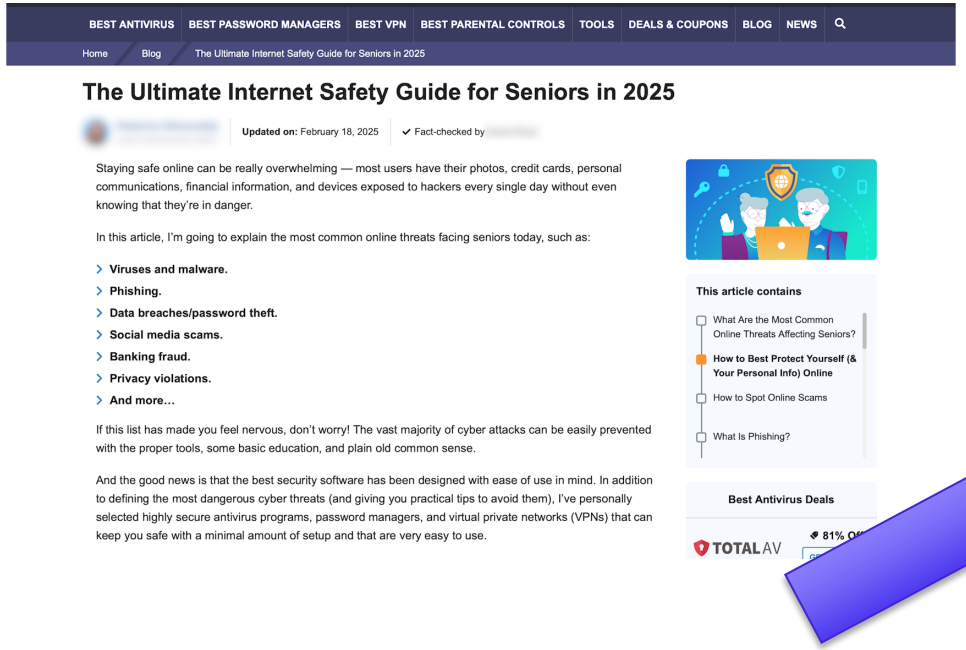
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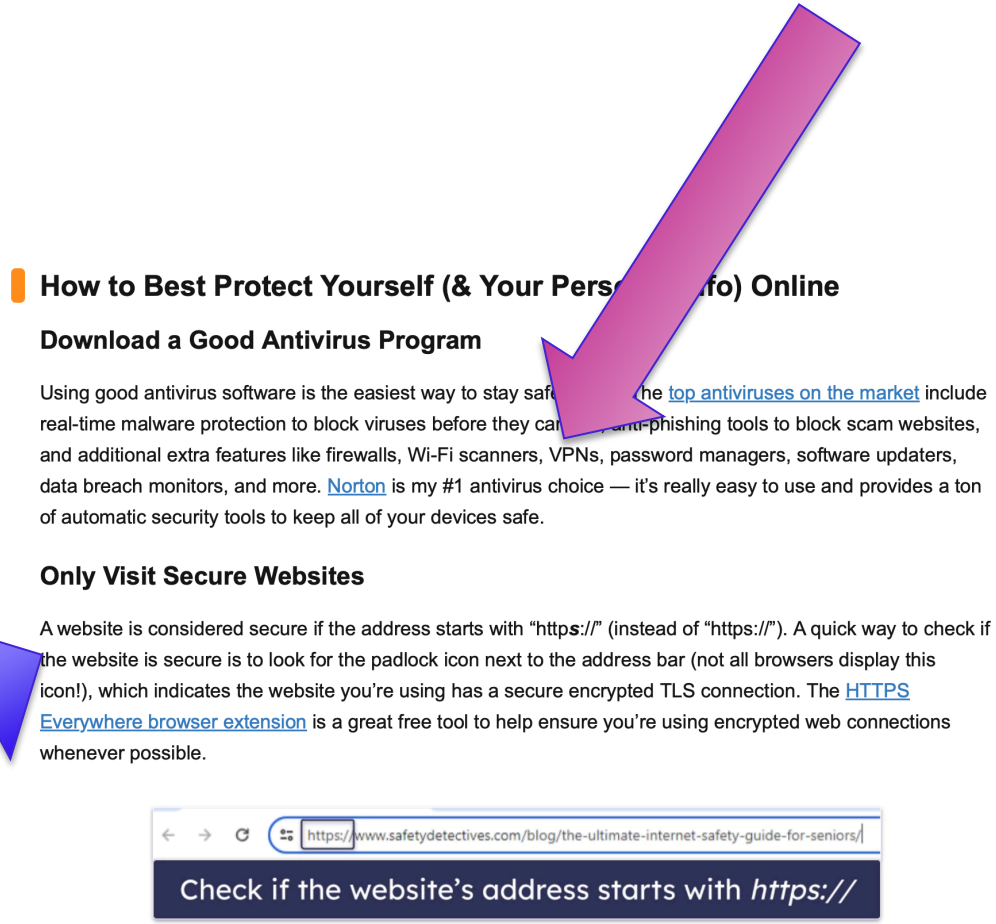
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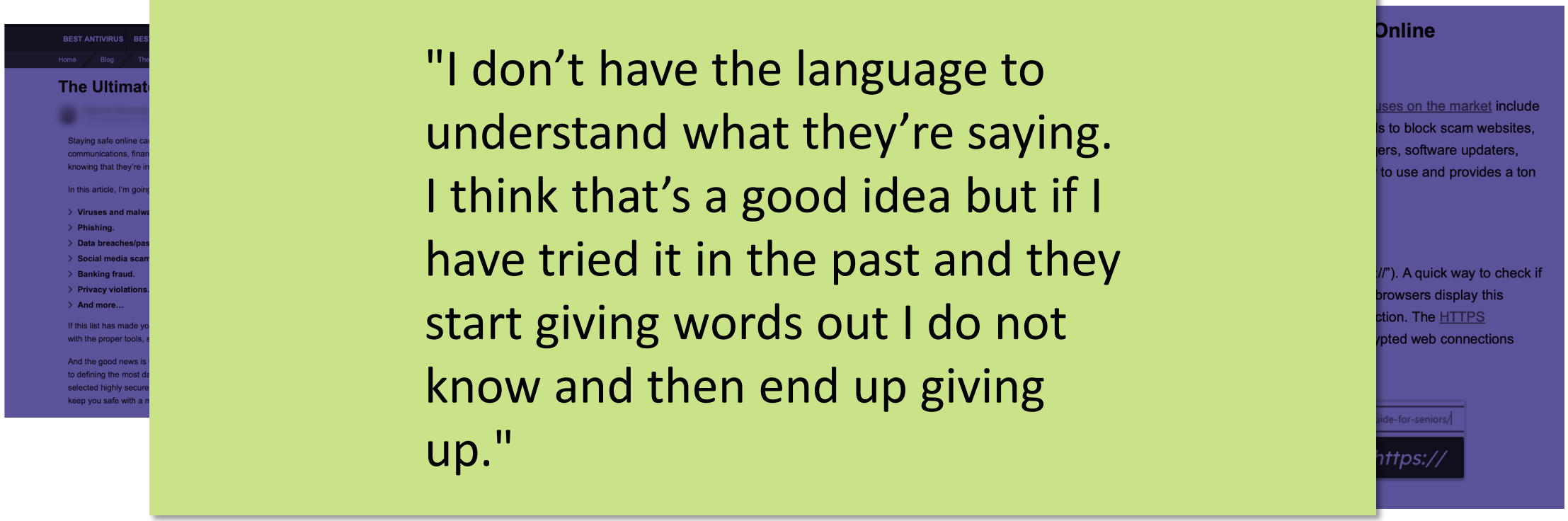

"I don’t have the language to understand what they’re saying. I think that’s a good idea but if I have tried it in the past and they start giving words out I do not know and then end up giving up."

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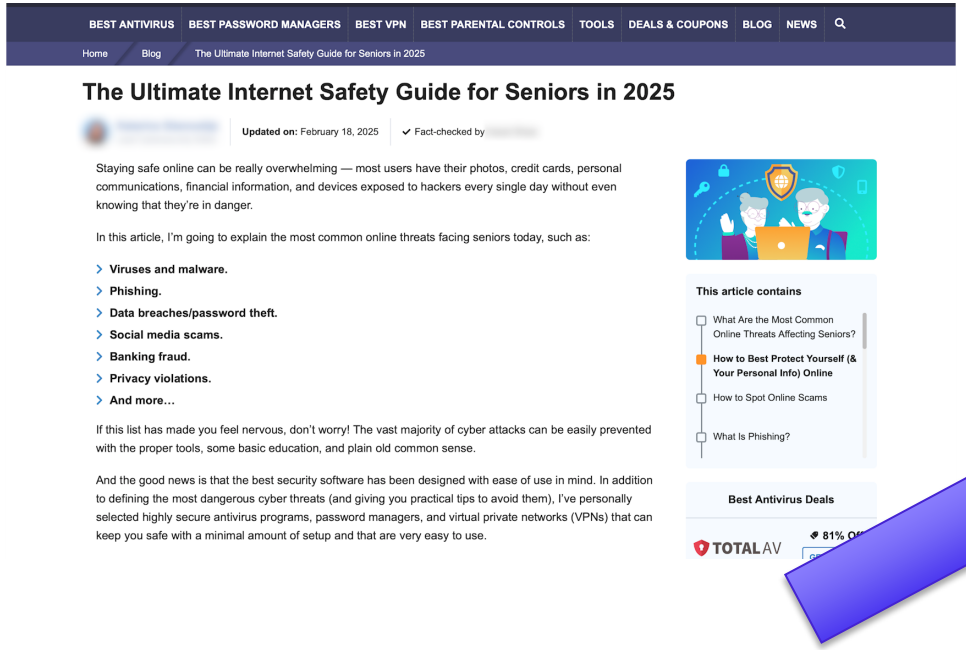
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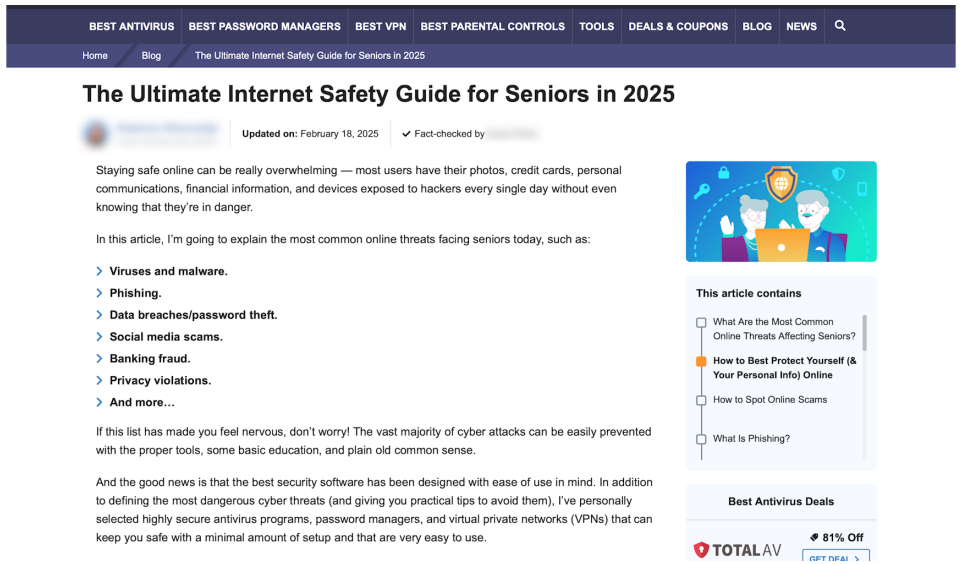
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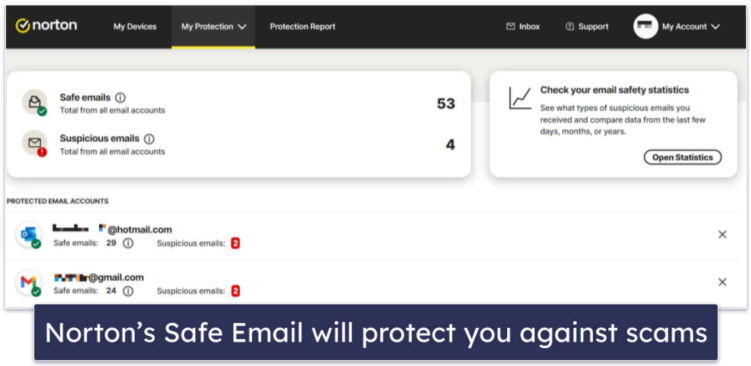
How to Use Emails Safely

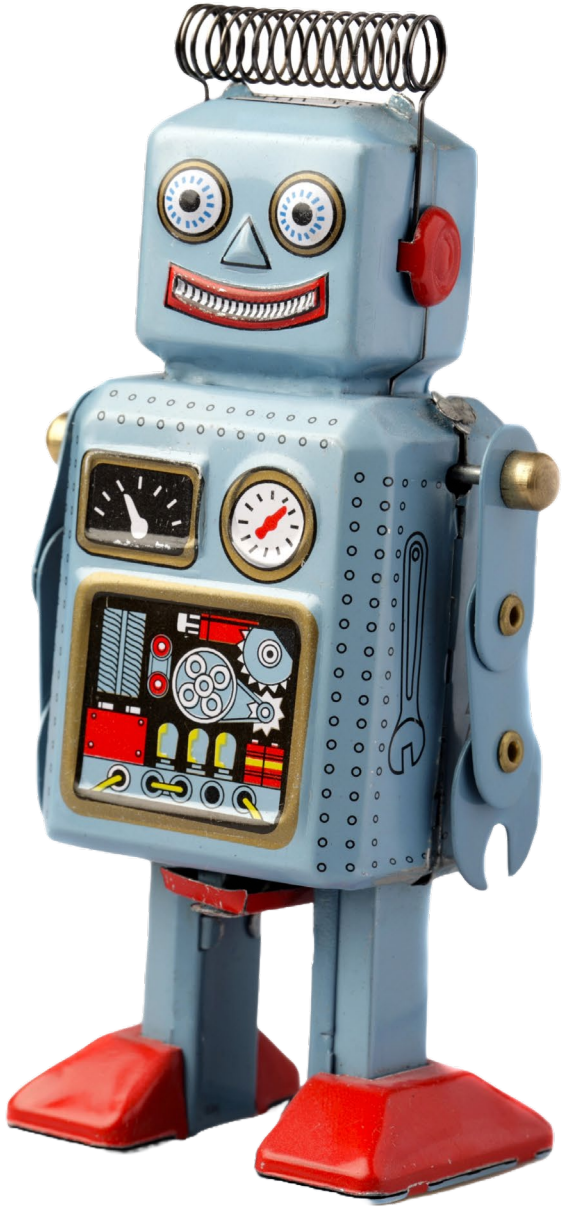
To begin with, always check the sender's email address to make sure it's coming from a legitimate source. Look out for addresses that look similar to a known brand but with slight variations (for instance, @costco-special-offers.com rather than @costco.com). And always be wary of clicking on any links promising you cheap products or asking you to fill out a random survey to receive free services. Your friends can also be hacked — you should be very suspicious of any downloads or links that your friends send you. Always confirm with them directly through a trusted medium (e.g. telephone) that they sent you a file or link.

If you think the email is a scam, place the email in your spam folder (or report it as an unsafe email). If you're given the option to block the sender, do that, too! Your email provider will remember this and prevent messages from that email showing up in your inbox.

Many antiviruses some with email protection, which will flag any unsafe emails in your inbox. My top pick is Norton, but you can find several other excellent antivirus programs with this feature here.



HOW TO HELP



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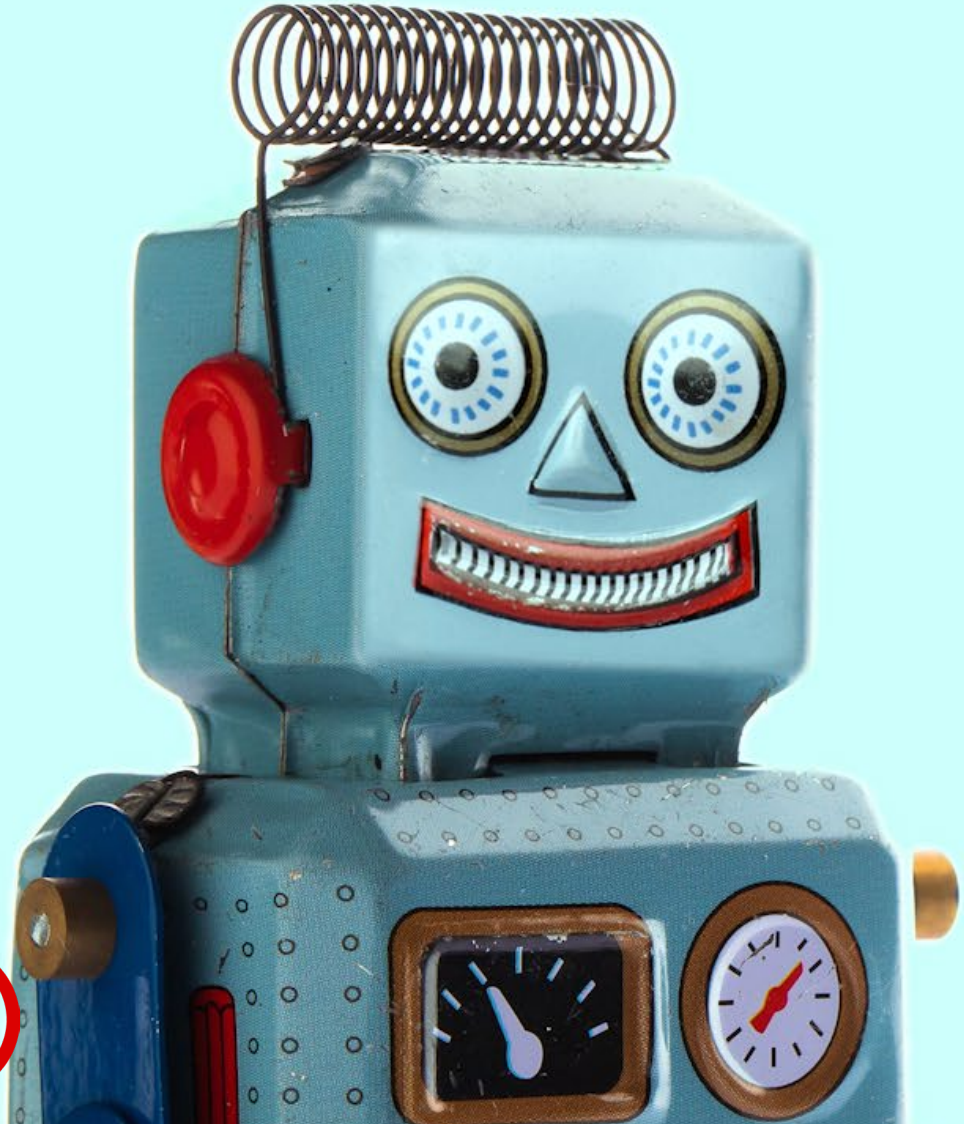
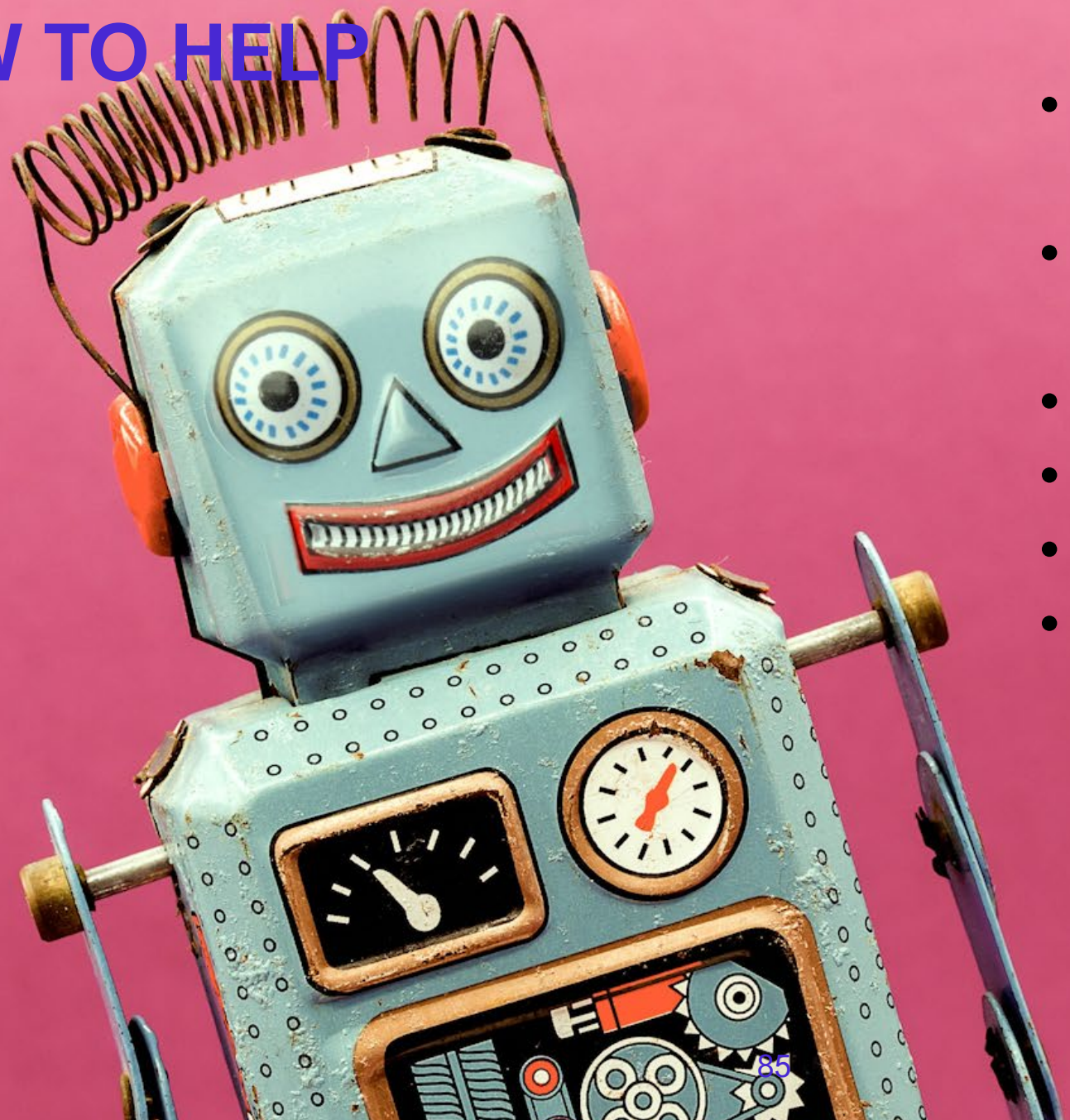


- Explain concepts, not terminology
- Explain why & provide a solution
- Tell stories about people

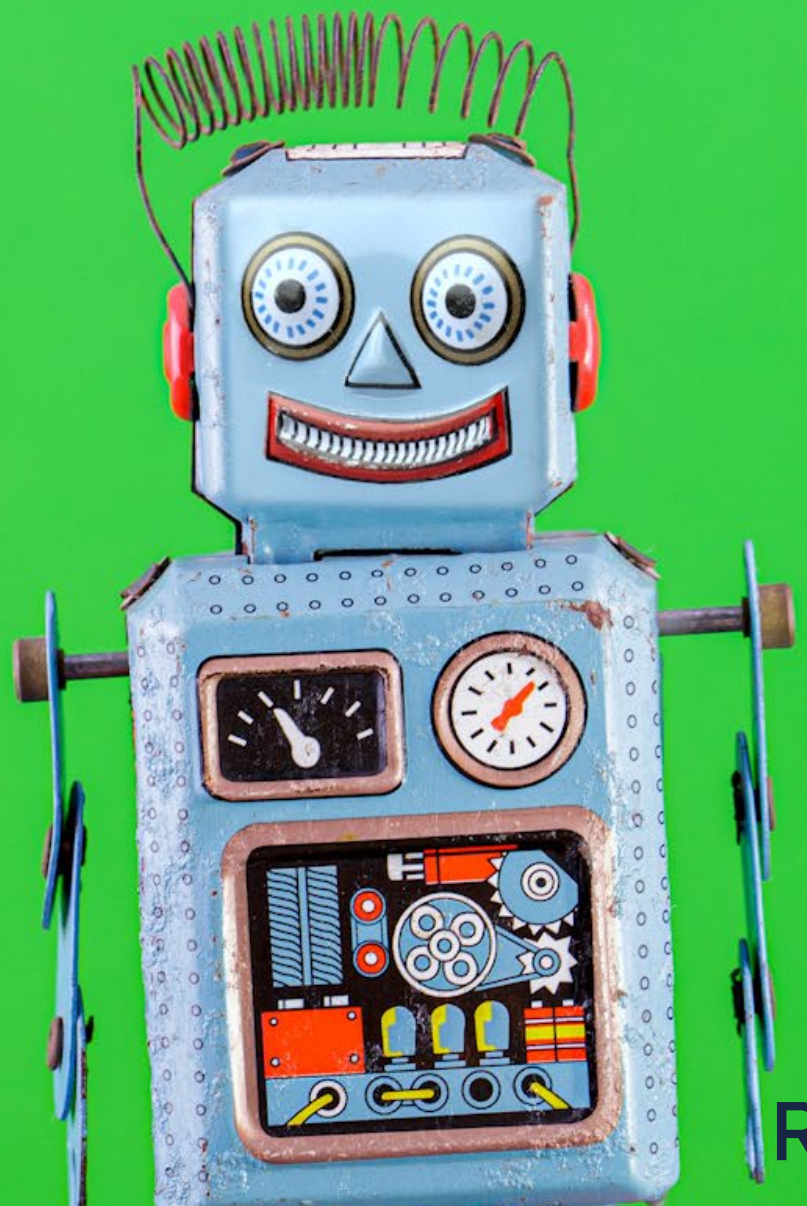
HOW TO HELP



- Account for physical changes
- Speak slowly, clearly & loudly
- Reduce jargon
- ‘Show’ instead of ‘do’
- Repetition
- Patience

HOW TO HELP

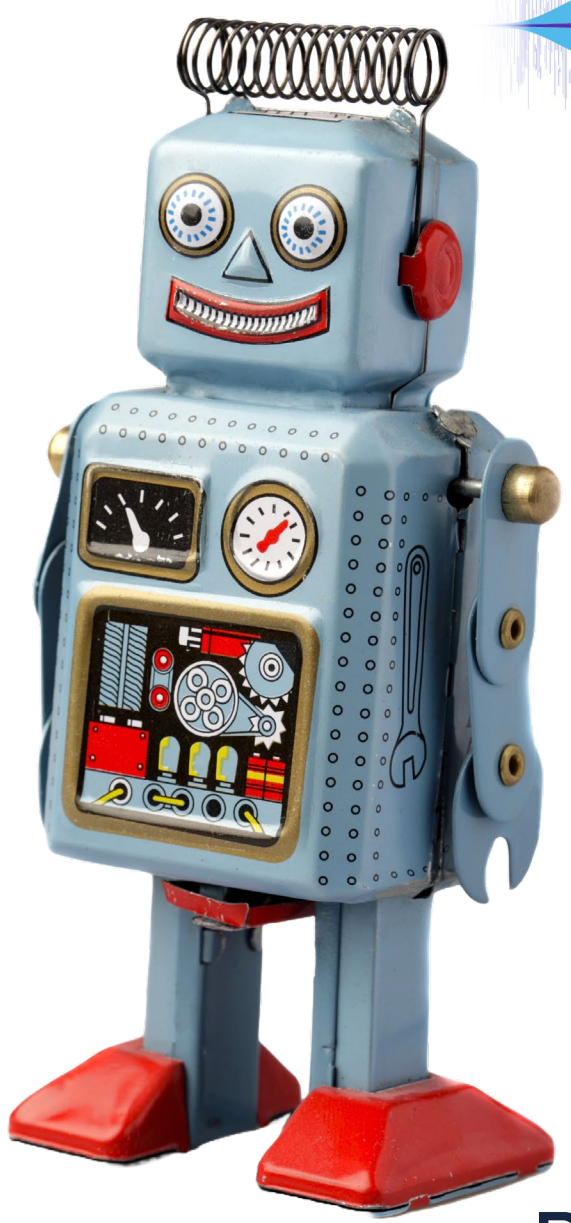
- Face-to-face when possible
- Informal learning
- Flexible
- Short sessions
- Social interaction
- Gamification
- Peer-to-peer teaching
- Bright colors & simple messages



PHYSICAL CHANGES

HOW TO HELP - CHECKLIST

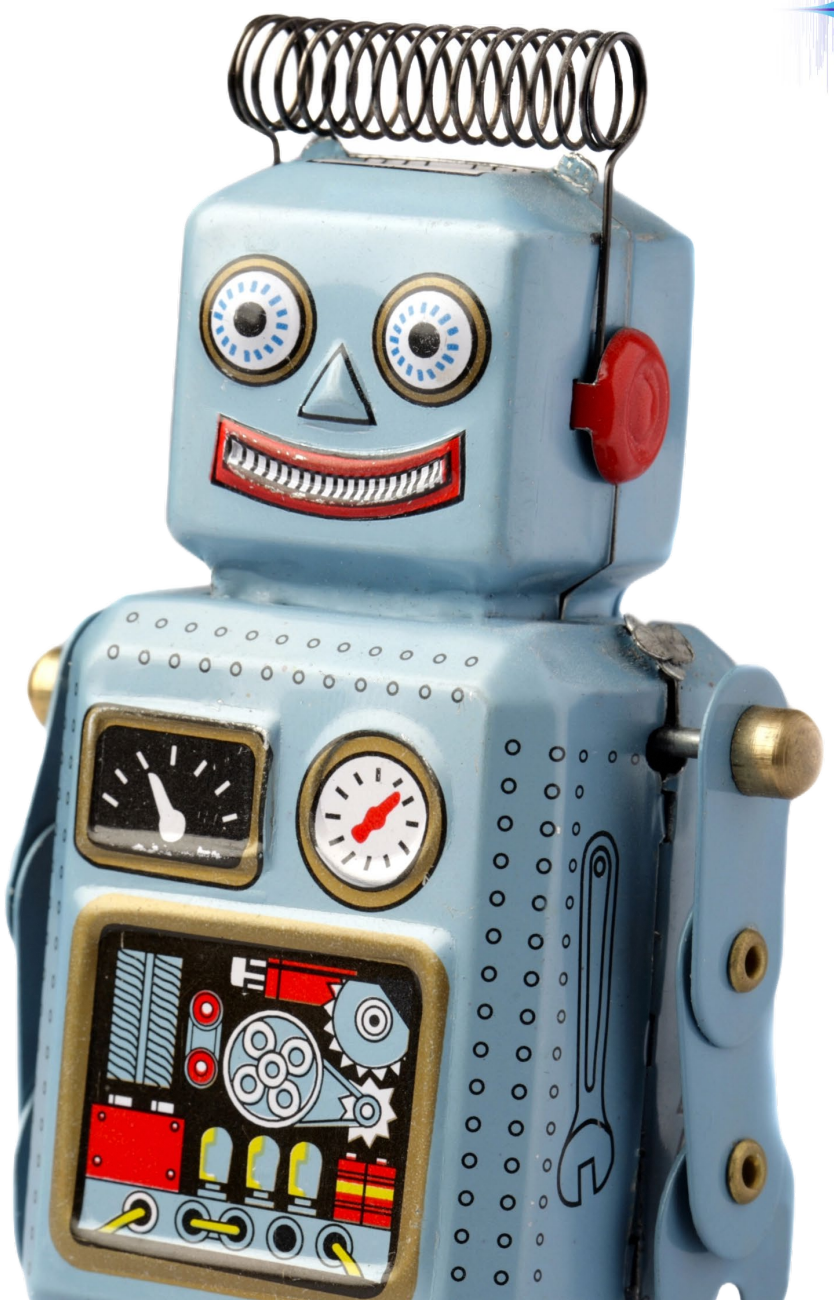
1. Assess older adult's cybersecurity approach
2. Assess your own security teaching methods



HOW TO HELP

Teacher frustrations:

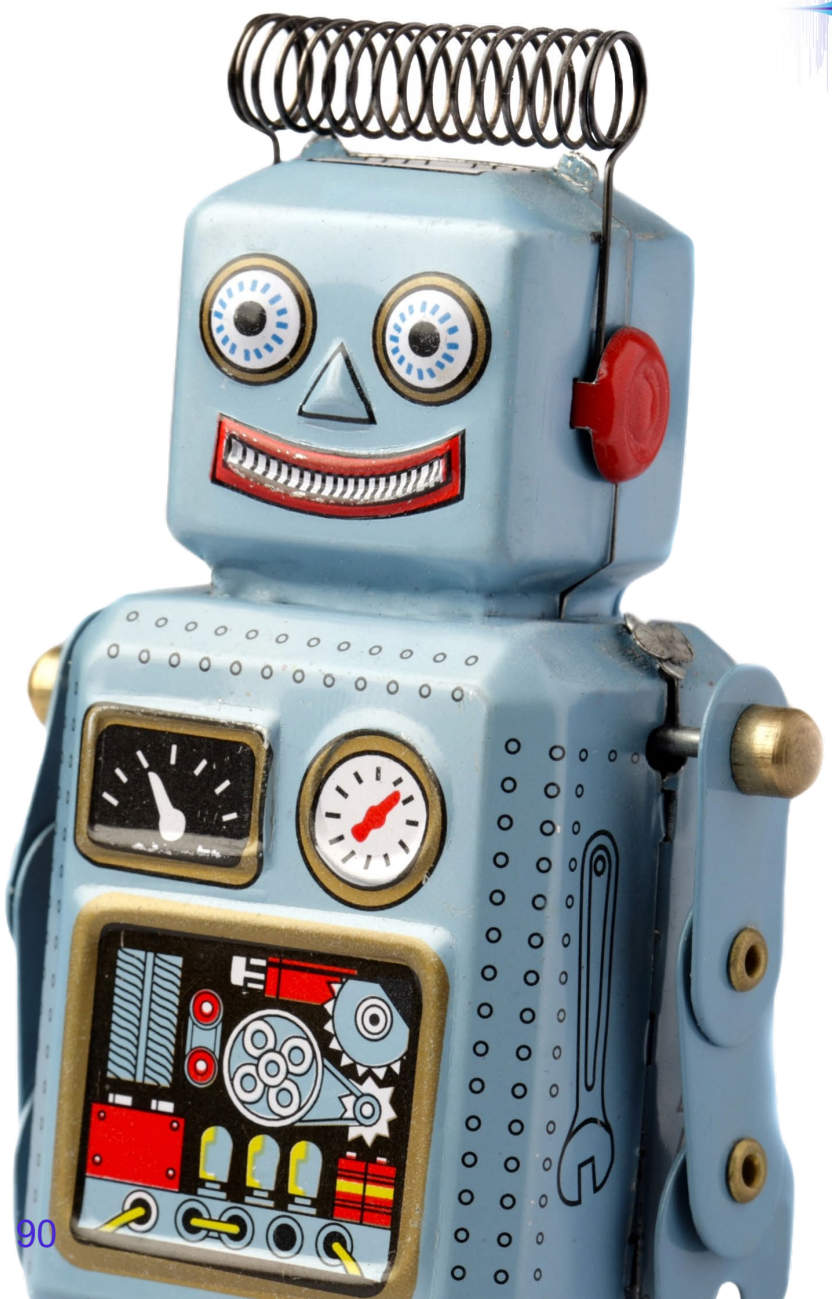
- Student doesn’t remember
- Student makes risky choices
- Student makes mistakes
- Student doesn’t understand
- Student dismisses info



HOW TO HELP

Teacher challenges:

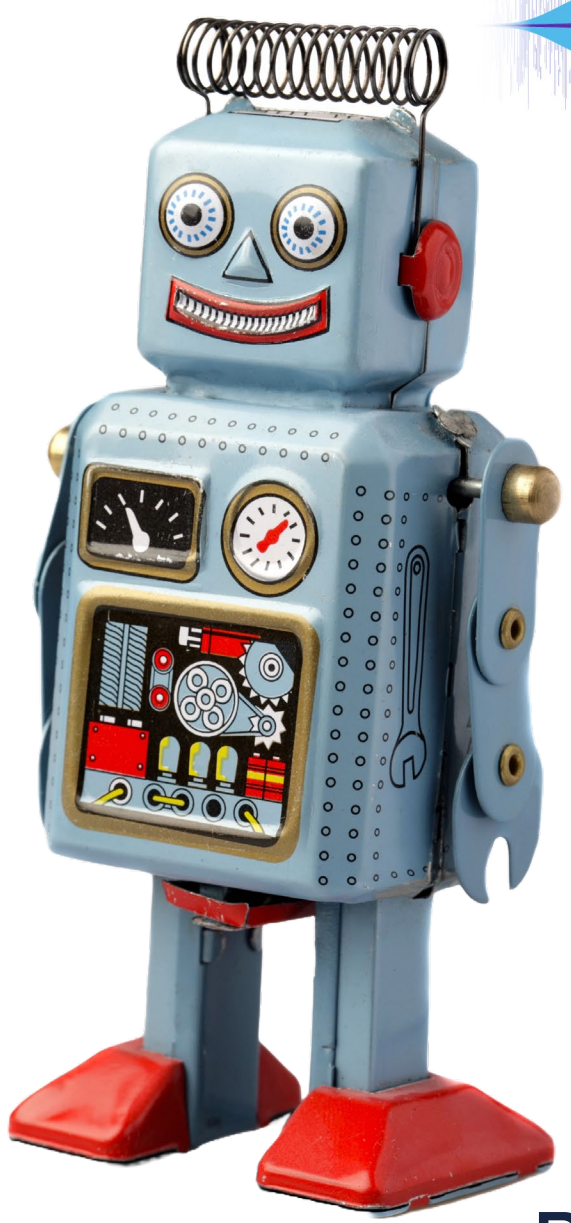
- Frustration
- Annoyance
- Impatience
- Curse of knowledge
- Lack of time
- Not in-person



HOW TO HELP

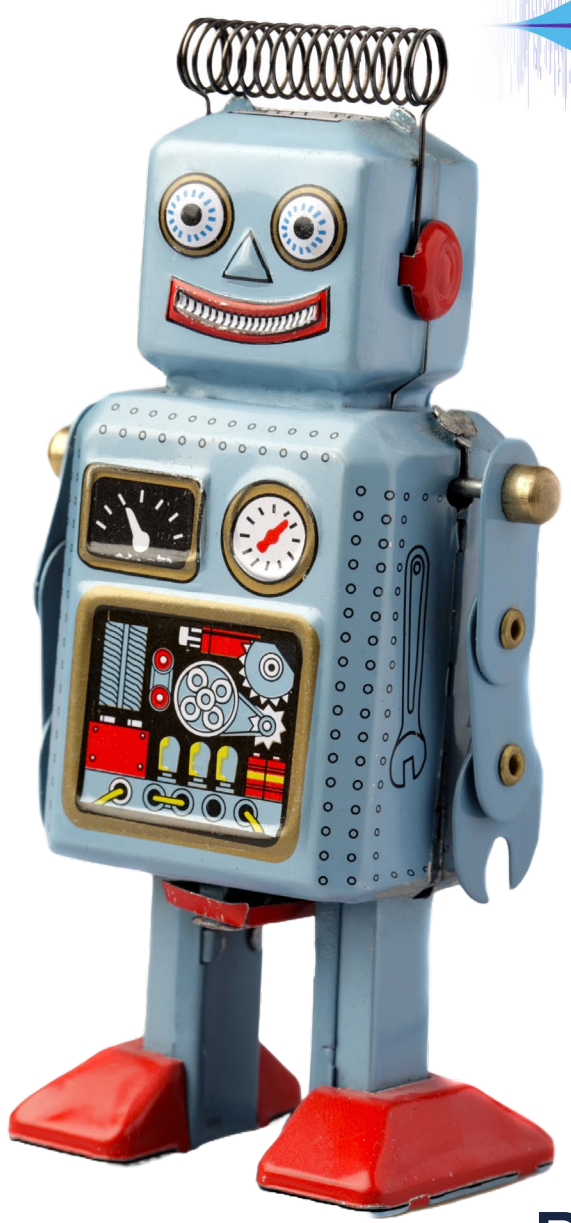
What is your teaching style?

- Independence-promoting support vs. dependence-promoting support?
- The choices you make can directly impact their feelings of self-efficacy and their cybersecurity risk



HOW TO HELP

1. Assess older adult's cybersecurity approach
2. Assess your own security teaching methods
3. Look for resources
4. Expand support network
5. Address stress & create coping strategies
6. Encourage confidence & resilience



APPLY

- Next week you should:
  - Talk with your older adult family member to assess where they are
  - Assess your own style of cybersecurity support & determine where you may be able to make changes
- In the next 3 months you should:
  - Look for resources that could work for your family member
  - Expand their support system
- Bonus: volunteer to help older adults!

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Many Voices.
One Community.

THANK YOU